

SWAMPSCOTT COMMUNITY DEVELOPMENT PLAN

Prepared by the Metropolitan
Area Planning Council
for the
Swampscott Community Development Plan Committee

Funded under Executive Order 418 by the Massachusetts Department of Housing and Community Development,
Massachusetts Department of Economic Development, Executive Office of Transportation and Construction, and Executive
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EXECUTIVE SUMMARY

Project Overview

Swampscott was granted \$30,000 in planning services to create a Community Development Plan, pursuant to Executive Order 418. Executive Order 418 allowed communities to address future growth and development by creating visions, goals, and strategies in four topic areas: natural resources and open space, housing, economic development, and transportation. Four state agencies provided funding for this Plan: the Executive Office of Environmental Affairs, Department of Housing and Community Development, Executive Office of Transportation and Construction, and the Department of Economic Development. The town's Community Development Plan Advisory Committee held four public workshops to gather public input over the course of a year. In May 2004, the Committee presented draft findings and recommendations to the public and solicited feedback.

Background

Swampscott considers its proximity to the ocean to be its greatest asset and sees the use of its open space, coastal access, and recreational areas as a way of bringing the community together. Because most of the town is already developed, improving the stewardship and access to existing natural resources, particularly to its beaches, is very important to the community. Plan participants expressed a desire to better link the beaches and parks in town with the downtown area and the train station to improve access opportunities.

Swampscott, a community of just over 14,000 residents, is predominantly a family community with relatively high incomes and will likely remain so. Like most of eastern Massachusetts, high housing prices have made it difficult for low, moderate, and even middle income households to afford a house in the town. In addition, a large percentage of lower income households have difficulty affording rents. Trends indicate that Swampscott may see an increase in the "empty nester" and "young seniors" population that may desire smaller, easier to maintain housing units. Through discussions generated through the Community Development Plan process, the town has begun to look proactively at steps it might explore to increase affordable housing opportunities in the town.

The town is a good example of an established bedroom community, where many residents are well educated and commute to managerial and professional jobs. The average household income is considerably higher in Swampscott than in the MAPC region as a whole and the local job mix is primarily comprised of providing products and services to area residents. In line with other older residential suburbs, business properties generate a small amount of the town's overall property value and because it has very little vacant land, most business opportunities will lie in the redevelopment of existing commercial properties.

Densely populated, Swampscott suffers from traffic congestion from through traffic to Salem, Lynn, Boston, and Revere on Essex Street, Paradise Road and particularly Humphrey Street. Inter-town travel on the lower North Shore is conducted primarily by automobile, though there is a commuter rail connection to Boston, along the Rockport/Newburyport/Boston branch. Lack of parking at the commuter rail station and not having a direct transit connection to Logan Airport have also been noted by plan participants as significant transportation problems for Swampscott.

Community Development Plan Map

The Community Development Plan Map (Map 6) includes mapped strategies where town residents envisioned and described the future of specific areas in town.

1. Downtown Revitalization District

The town may want to consider its options and develop a detailed area plan for this area. Compact development, off site or reduced parking requirements, mixed uses, design guidelines, safer pedestrian streets, and the use of Burrill Street church lots are topics that could be discussed further and planned for.

2. Olmsted District

Consider linking this historically and architecturally significant area by walking paths along Monument Avenue to the train station, beach, and downtown.

3. Tedesco Golf Course

Study further the idea of zoning this area as an Open Space District to conserve open space and possibly supply some affordable housing. Open Space District zoning is quite similar to Residential Cluster Zoning in that large tracts of open space are preserved while housing is sometimes located closer together than traditional single family homes under low density zoning.

4. Rails to Trails Bike and Walking Path

Consider extending the path from Marblehead to the Swampscott train station if this becomes a legal, feasible option that the town supports.

5. Humphrey Street and Atlantic Avenue Synagogues

Consider exploring as short term parking for the downtown area, as well as possible housing, if one or both of these properties becomes available for such use.

6. Phillips Beach

Look at adding as a shuttle stop from downtown and the train station to increase beach access.

7. Whales Beach

Discuss creating a shuttle stop here to increase access to a site that has right of way to the beach but with limited parking.

8. Fish House

The Fish House could be explored further as part of the Downtown Revitalization District. Some possible uses might include leasing space as a marina, yacht club, restaurant, or visitor center.

9. Middle and Hadley Schools

If the town goes forward as planned with the new school projects, these buildings could be explored for conversion to housing or town facilities.

10. Archer Street Parcel

Consider using this land for 55 and older housing.

11. Harold King Town Forest

Increase town awareness of and improve access to.

12. Palmer Pond

Consider for possible use as a nature study area.

Additional Strategies and Recommendations

Overall

In looking at ways to plan more effectively for the future, the town needs to recognize that most town Boards and Committees spend almost all of their time reviewing permit applications or addressing other immediate business and have little time left over for long range planning. Swampscott could address this by establishing an Ad Hoc Long Range Planning Committee made up of representatives from the Board of Selectmen, Zoning Board of Appeals, Planning Board, Swampscott Housing Authority, Conservation Commission, Board of Health, Chamber of Commerce members, and private citizens.

The group could continue the planning process that the Community Development Plan process has begun by helping to make town residents aware of the results of the Plan, learn about planning tools used by other communities, and invite state agencies and private consultants to hold public information workshops on issues such as affordable housing, downtown overlay/revitalization districts, downtown design guidelines, parking solutions, mixed use applications, traffic calming, and other issues. The idea would be to build a trustworthy, bipartisan committee that would help the town learn about and recommend appropriate planning tools for growth and economic development, establish goals, and pursue funding strategies for long range planning in Swampscott. This might help residents understand planning issues and options before they are asked to vote on them in town meeting. Funding for this kind of planning effort may become available under the soon-to-be established state Commonwealth Capital Fund (CCF) Technical Assistance Program. The CCF is designed to follow up on and continue the community planning work begun under Executive Order 418 and the Community Development Plan program.

Natural Resources and Open Space

- Update the town's Open Space Plan and incorporate the mission of the Rails to Trails Committee into the plan.
- Look into using community "friends of" groups to help better manage existing conservation land and trails.
- Consider working with Massachusetts Coastal Zone Management to ensure public access to the sea along established rights of way and public landings.
- Consider retaining professional staff or consultants on a full or part time basis for natural resources planning and protection.
- Offer the services of the Citizens Planning and Training Collaborative to the town Planning and Zoning Boards and the services of the Massachusetts Association of Conservation Commissions to the Conservation Commission in order to write and support strong decisions and bylaws.
- Discuss further the possible rezoning of the current Tedesco Golf Course to Open Space Zoning to increase open space possibilities if the land is ever developed.

Housing

- Establish a strong public commitment to affordable housing.
- Develop a proactive housing policy and strategies to achieve specific housing goals.
- Hire a housing professional or designate a staff person responsible for housing; or share resources with a neighboring community.
- Form a housing development non-profit or work with an existing non-profit with skills in housing development, rehabilitation, and financing.
- Form a housing trust fund.
- Encourage regional cooperation among non-profits or housing authorities.
- Adopt the Community Preservation Act (CPA).
- Ensure continual flow of money into the Housing Trust Fund through mechanisms such as inclusionary zoning.

- As part of the suggested Long Range Planning effort, look into appropriate application of mixed use by right development.
- Consider adopting inclusionary zoning requirements for new projects or redevelopment efforts once the town has established its housing mission.
- Look into adopting an accessory apartment bylaw.
- Maintain the town's Housing Certification and look into developing a Housing Production Plan.
- Consider allowing by right multi-family units in appropriate areas of town.
- Examine the possibility of allowing conversion of large, single family and existing multi-family homes to single units or condominiums by right, if conditions can be met.
- Identify vacant and underutilized private properties such as the Archer Street parcel.
- Identify surplus municipal property and develop a reuse plan; the Middle and Hadley Schools could be explored here.
- Identify surplus institutional properties, such as the Atlantic Avenue and Humphrey Street Synagogues, for housing reuse, if they become available.

Economic Development

- Consider using the Long Range Planning Committee and professional assistance to develop and present to the town an area plan for the proposed Downtown Revitalization District. The area plan could include such elements as zoning, parking, and design/streetscape improvements for the area.
- Consider hiring a town planner or part-time consultant to carry forward the work begun under the Community Development Plan process by working with the Long Range Planning Committee to develop a Downtown Revitalization Plan or full master plan for Swampscott.

Transportation

- The town should work to provide bicycle rack and storage lockers at the MBTA commuter rail station.
- Swampscott may explore adding more on-street parking in the vicinity of the commuter rail station by designating resident-only parking areas and issuing parking stickers. Alternatively, the town could install long-term parking meters in these areas for use by Swampscott residents only.
- Allow the old Swampscott Branch railroad right of way to become a trail in certain sections. Expand its current use near the high school west to Walker Street and east to Humphrey Street, if legally permissible to do so.

INTRODUCTION

In 2002, the town was granted \$30,000 in planning services to create a Community Development Plan, pursuant to Executive Order 418 (EO418). Executive Order 418 allowed communities to address future growth and development by creating visions, goals, and strategies in four topic areas: natural resources and open space, housing, economic development, and transportation. Four state agencies provided funding for this plan: the Executive Office of Environmental Affairs, Department of Housing and Community Development, Executive Office of Transportation and Construction, and the Department of Economic Development.

The plan is not formally binding upon the town, but is meant to serve as a useful guide and reference to further planning efforts. Many of the recommendations in the plan would have to be further studied, refined and presented for approval through the traditional town meeting process. The ideas within the plan reflect the thinking of those people who took time to participate in the visioning and workshop process. MAPC's recommendations are based on that process. In some ways, the findings and recommendations within the Swampscott Community Development Plan represent the recorded beginnings of the community development "conversation" in Swampscott and the town may wish to continue this "conversation" as part of an active and informed overall planning effort.

To guide this project, the town created an *ad hoc* Community Development Plan Advisory Committee and hired the Metropolitan Area Planning Council (MAPC) as its consultant. Over the course of two years, the Committee hosted five public workshops:

- Town Information Night, January 30, 2003
- Town-Wide Visioning Workshop, March 5, 2003
- Natural Resources and Open Space Workshop, October 8, 2003
- Economic Development and Housing Workshop, April 8, 2004
- Final Plan Workshop, May 6, 2004

This report presents the results of this planning process and provides recommendations for meeting the goals.

Throughout this report, we provide perspective on trends in Swampscott by comparing the town to larger geographic regions. Often we refer to the "MAPC region." This is the area covered by the Metropolitan Area Planning Council and includes the 101 communities of metropolitan Boston from Cape Ann to Duxbury and from Boston out to Bellingham, Marlborough, Littleton and other communities along Interstate 495. We also refer to the "subregion", which in Swampscott's case is the North Shore Task Force subregion. The subregion is a subset of MAPC and includes fifteen communities: Swampscott, Ipswich,

Gloucester, Rockport, Manchester-by-the-Sea, Beverly, Peabody, Salem, Marblehead, Essex, Danvers, Middleton, Topsfield, Wenham, and Hamilton.

TOWN VISIONING WORKSHOP

The Visioning Workshop was held in March of 2003 in the Swampscott High School Library. Approximately 50 participants were introduced to the Community Development Plan process and briefed on notes from the Swampscott Information Workshop of January, 2003. Participants were then asked to break into four randomly chosen groups- one each for natural resources, housing, economic development, and housing- and then identify and rank priority issues for each element using the “Voting Dots” method. A spokesperson reported the results for each element back to the full group and results were then summarized. Based on the results of the Visioning Workshop, and as reviewed by the Community Development Plan Committee, MAPC developed a Vision Statement for each of the elements of the EO 418 plan. Again, results from the workshop reflect the participants view and ideas expressed. Ideas and visions expressed here represent a starting point for the town as a whole to explore further as it continues to plan for the future.

VISION STATEMENT

The Town of Swampscott, a seaside community situated close to Boston with historic neighborhoods, a strong educational system, and access to public transportation, is working to create an open and informed planning process that can improve its quality of life by building on its natural and built assets. The town has begun to discuss Swampscott having an attractive, walkable downtown area with historic and architectural references, thriving small businesses, and an active social center. In conjunction with its ideal location, access to public transportation, and first-class schools, Swampscott may use its newly-designed downtown to drive changes in affordable housing, create a linked network of open space, parks, and beaches, and serve as a catalyst for transportation changes that will make Swampscott an attractive and easy-to-reach destination for townspeople and visitors alike.

ECONOMIC DEVELOPMENT

The town’s ocean-front location, new high school/ school system improvements, and strong historic character, all provide a great opportunity to review and consider amending current zoning and town bylaws to allow the creation of a vibrant, pedestrian-friendly town center, particularly along parts of Humphrey Street, with historic guidelines in place for new and redevelopment projects.

NATURAL RESOURCES AND OPEN SPACE

Swampscott will enjoy an open space network that provides walking and biking connections between its beaches, the harbor, parks, historic areas, and other open space areas that are

clean, well-maintained, and safe. Building on its strong community character and history of inclusion, the town will foster wise stewardship, preservation and improvement of the town's resources.

HOUSING

Swampscott will remain an attractive location for people to live due to its proximity to the ocean and Boston, its older, established neighborhoods with character, its convenient neighborhood services, and its excellent school system. The town has begun to explore how to provide more affordable housing options by exploring innovative zoning and design, such as mixed use development and redevelopment in the downtown areas, and allowing for increased density in the downtown area in exchange for creating affordable housing units. It may be that, over time, the redevelopment of the downtown area will provide a greater commercial tax base, help to lower the residential tax burden, and make the town more affordable to fixed and moderate income persons.

TRANSPORTATION

Swampscott will create a multi-modal transportation network that takes advantage of its close proximity to Boston and Logan Airport by both land and sea. Included in this vision is direct access to the proposed MBTA Blue Line Extension to Lynn with frequent shuttle service from Swampscott. The town will improve pedestrian/bike access between its commuter rail station and the waterfront/downtown, and create an in-town trolley/shuttle system between the waterfront and commuter rail station. The station and the area around it will be improved to accommodate safer pedestrian access to the station, with clear directions to the downtown/waterfront. It will include increased parking for non-residents and provide shuttle/trolley/bus waiting areas as well as bicycle facilities. The town also will work to improve traffic flow on both a regional basis and also through improved street design and controls. Swampscott also sees itself as a part of a water shuttle service along the North Shore, with stops in Salem, Lynn, and Boston, and it envisions a direct link to Logan Airport via bus and/or water shuttle.

NATURAL RESOURCES AND OPEN SPACE

Key Findings

- Swampscott plan participants noted that Swampscott's proximity to the ocean is its greatest natural resource asset.
- The wise stewardship and care for established conservation lands through better cleaning, landscaping, access, and parking were noted as being very important to the town.
- Swampscott residents noted that the town has a long history of inclusion of all ages in civic activities and that open space and recreation areas should be used to help bring the community together.
- Harold King Town Forest may be an underutilized open space area and should be explored in greater detail.
- The town needs to provide more information to its residents about its existing conservation areas.
- The town has an expired Open Space and Recreation Plan but has established a Rails to Trails Committee to look at the possible use of the railroad right of way that runs from the train station to Marblehead.

Process

The Natural Resources and Open Space Workshop was held October 8, 2003 at the Swampscott High School Library.

At the workshop, MAPC gave an overview of the EO 418 program and presented Map 1 of the Plan series, Current and Future Land Use, and Map 2, Natural Resources. In addition, Natural Resource and Open Space themes developed at the Visioning Workshop were also presented. Participants were asked to refine, add to, and prioritize themes and then brainstorm important open space parcels in Swampscott.

These goals were presented at the Workshop. Attendees had the option of adding more goals. Attendees prioritized the goals by voting individually for the top two goals under each of the four categories.

Goals as Prioritized at the October 8 Workshop

Top Natural Resource/Open Space Themes:

- *The Ocean is Our Biggest Asset*
- *Use Open Space/Recreation Network to Bring Community Together*
- *Stewarding Natural Gifts That We Have*
- *Improving Access to the Ocean/ Beaches*
- *Explore Adoption of Community Preservation Act and other Funding Sources*
- *Preserve the Working Harbor*

Map 3 depicts the suggested locations for open space and natural resource protection. The areas identified as key open space and natural resource areas with suggested uses are listed below:

1. Harold King Town Forest: Help town become more aware of, improve trails
2. Palmer Pond: Nature study area
3. Phillips Park: Increase access and parking
4. Olmsted District: Walking tours and guided paths to connect to Downtown District
5. Phillips Beach: Add shuttle bus stop to allow better access
6. Whales Beach: Add bike racks and signage
6. Ewing Woods: Improve awareness and access to
7. Salem Street Woods: Possible use of cemetery for access

HOUSING

Key Findings

- Swampscott's aging baby boomer population will create a need for more housing that is smaller and easier to maintain by empty nesters and younger seniors.
- The town's demographics point to an increase of about 230 households between 2000 and 2020.
- Over half of Swampscott's housing stock was built before 1950. Reuse and rehabilitation of these units will become increasingly costly and lead paint may be a concern in many units.
- About 30% of Swampscott's households have incomes below the moderate income threshold potentially eligible for subsidized housing.
- Home prices have increased tremendously in recent decades, making single family home ownership in Swampscott unaffordable to those below median income.
- Swampscott's subsidized housing stock is almost 400 units below the state's 10% affordability goal. In the absence of firm plans to reach the goal, the town is likely to receive proposals for developments under M.G.L. Chapter 40B that may not fit the community's vision for the future.

Assessment of Housing Demand

Recent Population Trends

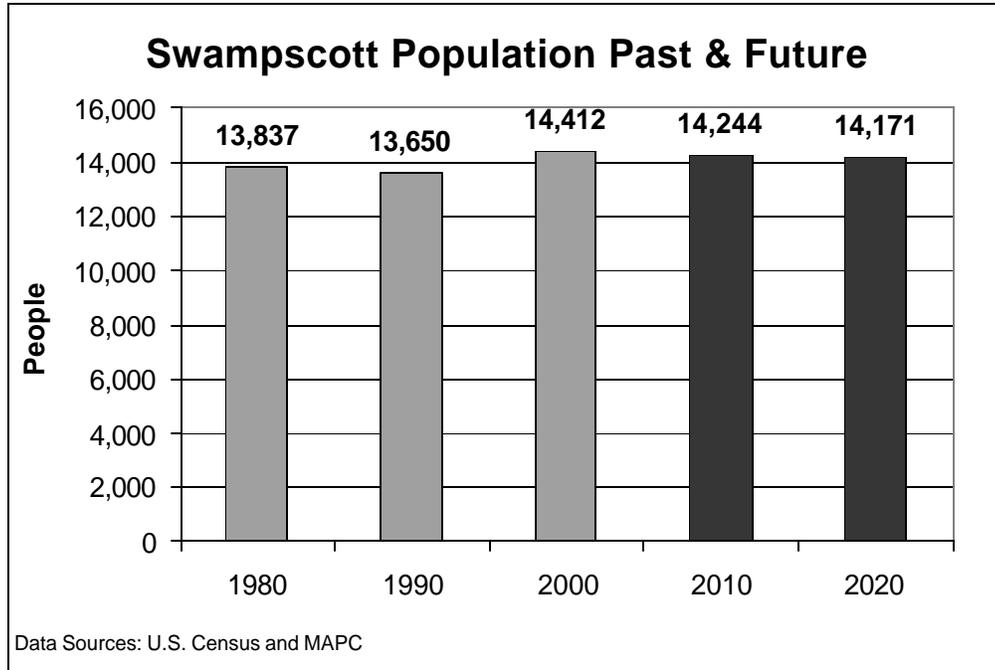
Population trends are key drivers of housing demand. Swampscott's population grew over 4% between 1980 and 2000, with all of the growth occurring in the 1990s (5.6%) after a decline in the 1980s (-1.4%). Over the 20-year period, both the North Shore subregion and the MAPC region as whole grew at a faster rate (about 8% for North Shore and 6% for MAPC). The population in both Swampscott and the North Shore region is expected to decline between 2000 and 2020. Population trends appear in Figure 1.

Although Swampscott's population grew 4% in the 1990s, the number of households grew even more (+8.4%) and average household size fell. The increase in the number of households contributed to declining vacancy rates and escalating housing costs.

With 2.5 people per household, Swampscott's households are the same size as those of the North Shore (2.5) and slightly smaller than the MAPC region (2.6). The trend toward smaller households is a nationwide phenomenon, driven largely by the growing diversity of

household types and lifestyle choices. People are marrying later, living in a greater variety of household configurations, and living longer, often outliving spouses.

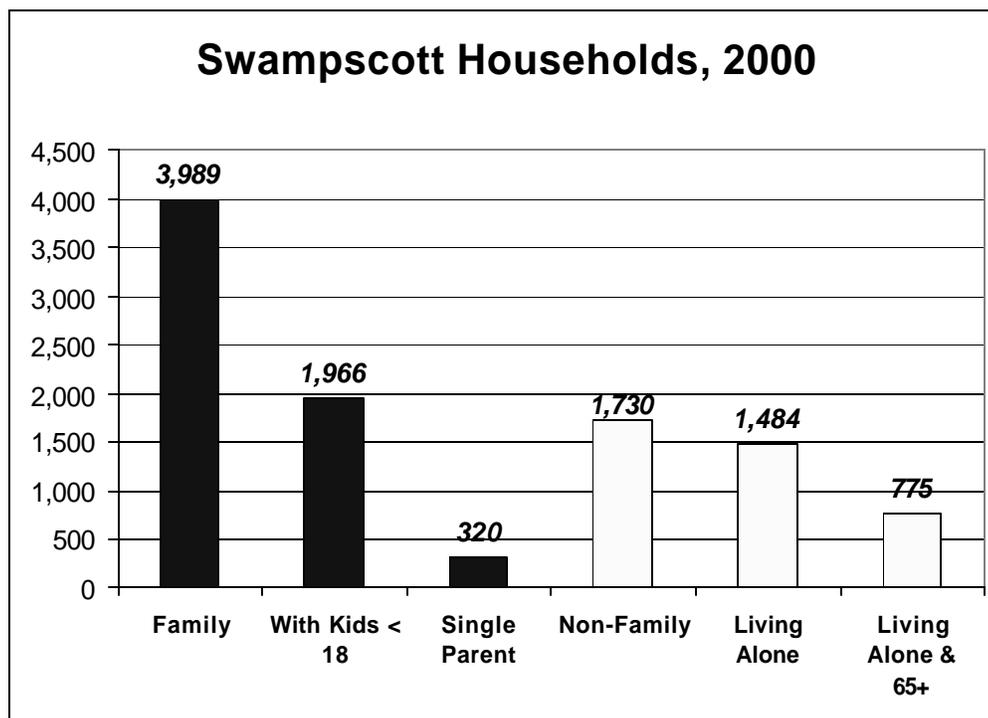
Figure 1



Changes in household size were accompanied by changes in household composition. For the region as a whole, the decade saw a decline in the proportion of family households relative to non-family households and an increase in the percentage of householders living alone. Only 22% of the region’s households today are married couples with children, while 30% consist of a single person living alone. Although the number of single parents grew, they continue to make up only 7% of all the region’s households.

Of Swampscott’s households, 70% are families and 30% are non-families. The proportion of families is down from almost 73% in 1990 but is considerably higher than the 61% for the region as a whole. Two-parent families with children comprise 28% of households in Swampscott, 6% are single-parent families, and 14% are elders living alone. Compared to the region, Swampscott has more two-parent families with kids and more elders living alone, but fewer non-families, single-parent families, and single heads of household. The number of single-parent families, however, grew by almost 29% in the 1990s. Figure 2 shows the composition of Swampscott households.

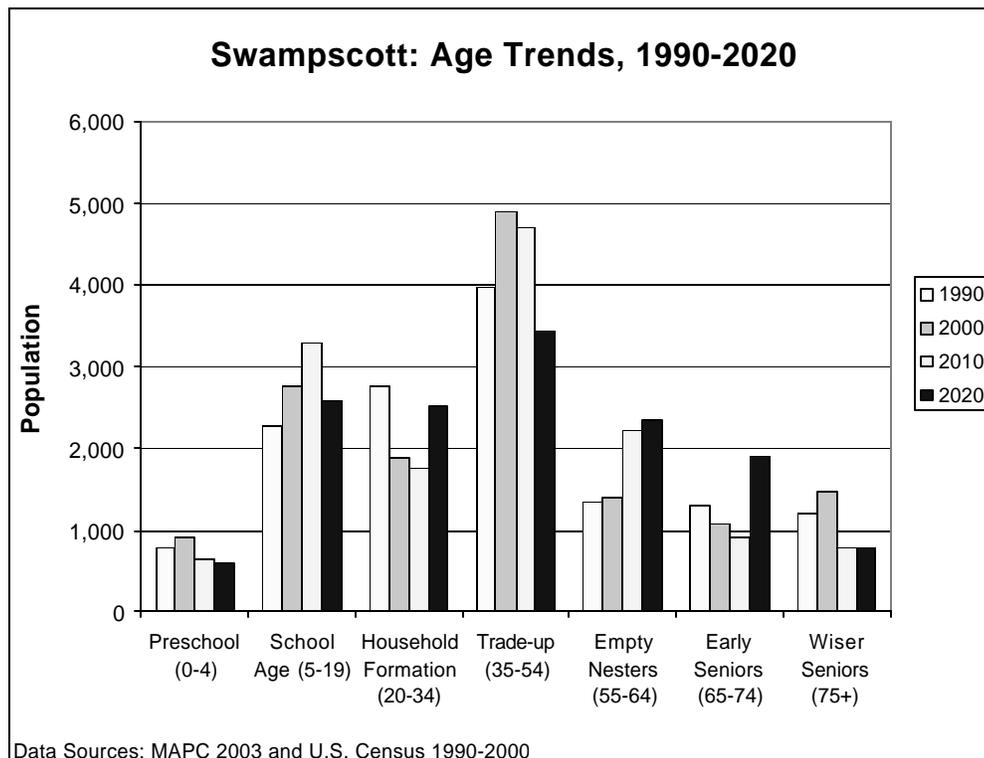
Figure 2



Changes in Swampscott's age mix also affect housing demand and housing need. To show this relationship, we have clustered age groups to relate them loosely to various stages in the housing market (for past and future trends, see Figure 3). In the last decade, the town has seen:

- A slight increase in the number of pre-school children and a large increase in school-age children, suggesting fairly stable demand for family housing;
- A relatively sharp drop in the household formation years (ages 20-34), signaling less demand for rentals and first-time home buyer opportunities (and/or migration of young adults due to high housing costs);
- A steep rise in the middle years (ages 35-54), fueled by the baby boomers and putting pressure on the trade-up market;
- A very slight increase in the empty-nester years (ages 55-64), resulting in slightly increased demand for smaller units with less maintenance than larger, single-family homes;
- A slight decline in the early senior ages (65-74); and
- An increase in the number of seniors, suggesting a need for small-scale housing and housing with services.

Figure 3



This pattern is almost identical to the region's, except that Swampscott has seen slight growth in pre-school years while the region declined slightly .

Several aspects of Swampscott's demographics shifted in the 1990s. Although the median age in the town rose from 39.4 years in 1990 to 41.5 years in 2000, the proportion of young people 18 and younger increased from 20% to 24%. Meanwhile, the number of seniors aged 65 and over shrank from 18.5% to 17.7%.

Housing Demand: What Will the Future Bring?

According to MAPC's projections (also shown in Figure 3), the town's population is expected to decline by about 240 (2%) by 2020. During the same period, population in the subregion is also projected to decline (-.8%) while the region will grow by about 4%. These estimates are based on past trends in birth and death rates, migration rates, and other variables. Because they cannot foresee major changes in the housing supply, future zoning changes that affect housing could alter the future mix of households.

Although population is expected to decline, the trend toward more but smaller households is likely to continue in Swampscott, the subregion, and the region as a whole. The number of households in Swampscott is expected to increase by over 200 by 2020 as a result, despite a decrease in population.

Over the next 15-20 years, Swampscott can expect:¹

- A decline in the number of pre-school children;
- an increase, followed by a decline, in school-age children;
- a slight decline, followed by a significant rise, in the household-formation years;
- a slight decline, followed by a steep decline, in trade-up demand;
- significant growth in empty-nesters and, later, early seniors; and
- a decline in wiser seniors.

Just as the baby-boomers drove trade-up demand in the last decade, the aging of this large group will potentially increase demand for smaller units that are easier to maintain and closer to transit and services. In addition, by 2020, about 19% of the town’s population is expected to be age 65 or older, compared to 17.7% in 2000. This represents a 20-year increase of about 125 people.

Housing Supply

Quantity and Characteristics of Swampscott’s Housing

The number of housing units in Swampscott – 5,930 in 2000 – grew 8% in the 1980s and 5% in the 1990s for a 20-year growth rate of over 13%. This is slightly less than the subregion (17%) but almost the same as the MAPC region (14%). The region as a whole saw much more housing growth in the 1980s than the 1990s; and communities farthest from Boston generally grew fastest in the 1990s.

The vacancy rate for rental housing in Swampscott was at a fairly normal level as the 1990s began, but was quite low for owner-occupied homes. Both rental and homeownership vacancies declined substantially during the decade, and by 2000 were extremely low, even lower than the statewide figures (see Figure 4). Low vacancy rates indicate high demand and tight supply, generally leading to cost increases.

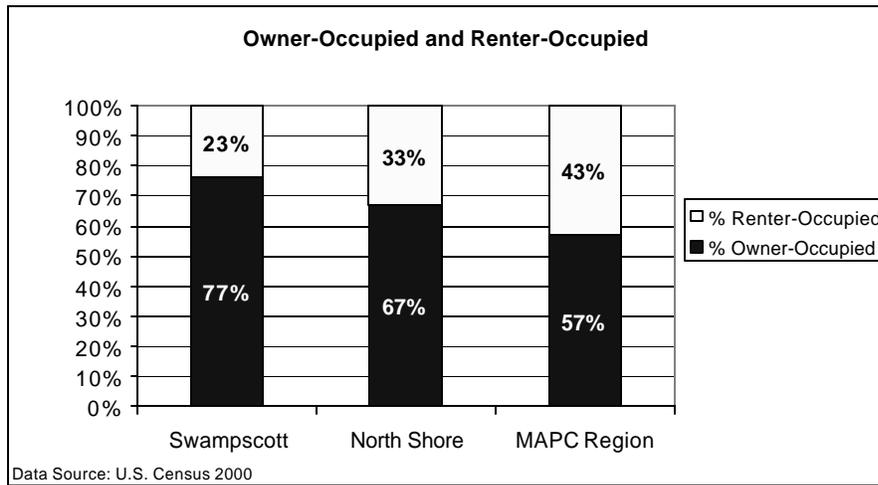
**Figure 4
Vacancy Rates, 1990 and 2000**

Swampscott Vacancy Rates by Tenure				
	1990	2000	MA 2000	National Standard
Rental	8.2%	2.3%	3.5%	5%
Homeowner	1.4%	0.3%	0.7%	3%

¹ Some of these age categories aggregate more ages than others, which contributes to the visual difference in the proportions of the groups (i.e., trade-up group includes the 20 years from age 35 to age 54, while empty nesters covers only the 10 years from age 55 to age 64).

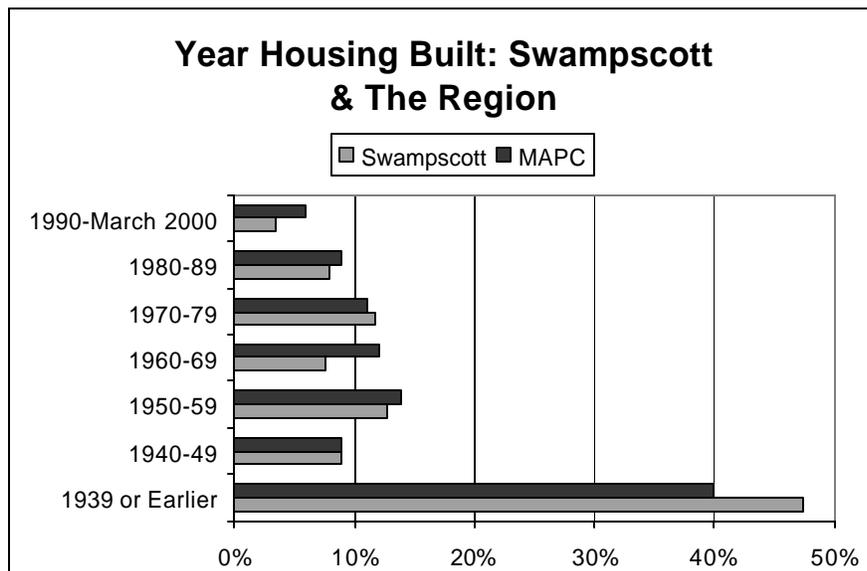
Swampscott's housing stock is 77% owner-occupied and 23% renter-occupied (see Figure 5). The rate of owner-occupancy is higher than the North Shore (67%) and the region (57%). Conversely, this also means that there are fewer opportunities for renters in Swampscott than in the subregion or the larger region. Rental opportunities in Swampscott have become more limited over time: in 1980, the town's housing was 27% rental and 73% owner occupied.

Figure 5



As an established community, Swampscott's housing stock is fairly old relative to the region. Over half of Swampscott's housing stock was built before 1950, and three quarters before the 1970s, when lead paint laws were enacted (see Figure 6). This older housing may be in need of repairs, remodeling, or lead paint improvements. Considerably less housing was built in Swampscott after 1980 as the available land in the town dwindled.

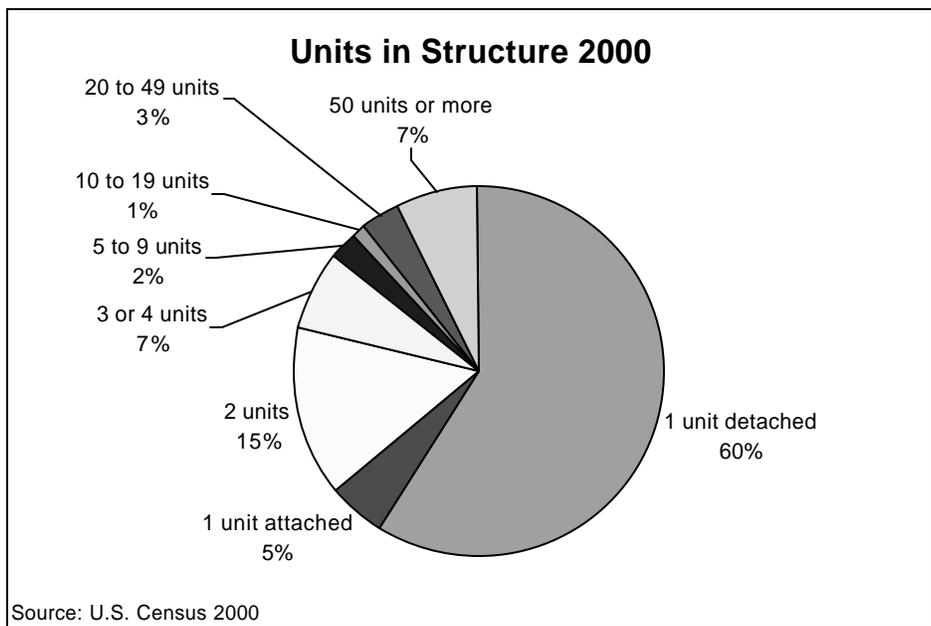
Figure 6



The proportion of single-family detached housing (60%) has changed very little since 1990 (59%). This is higher than the North Shore communities (56%) and the MAPC region (44%). The remainder of the town's housing is distributed mainly among small multi-family housing (2-4 units) and larger structures of 50 units or more (see Figure 7). The most significant growth in Swampscott in the last decade was 197 units in structures with 3 or 4 units (up 88%), followed by 174 units in structures with 20 or more units (up 38%) and 139 single family homes (up 4%).

Recent growth in the housing stock has been slight. Building permits issued for 2001-2002 included only two two-family buildings along with 17 single family homes.

Figure 7



Housing Supply: What Will the Future Bring?

The 2000 MAPC buildout analysis of Swampscott's undeveloped land calculated that the town could accommodate as many as 636 additional dwelling units by right under existing zoning (see Figure 8). The majority of these units, 79%, were expected to be single family, while the remaining 21% would be two-family. Sixty-five percent would be built on lots of at least 20,000 square feet, while 33% would be on lots of at least 10,000 square feet. This "buildout" of remaining undeveloped land could result in over 1,500 new residents and 280 new school children.

Note that virually all of the units projected in this analysis would be on the two largest remaining "undeveloped" parcels in Swampscott: the quarry on Danvers Road, and the Tedesco golf course. Both of these sites are currently actively used, and the town does not expect them to be converted to housing in the near future, but the potential for such redevelopment does exist. There is also potential for redevelopment of already developed

sites as a result of changes in zoning, proposals for Ch. 40B affordable housing developments outside present zoning, or teardown and redevelopment of existing homes.

If future development were to occur according to this buildout scenario, Swampscott’s new housing would be primarily single-family, owner-occupied, lower-density, and probably more expensive housing than existing housing.

Figure 8

Potential Housing and Its Impacts				
Zoning District	Lots	Dwelling Units	Residents	Students
Residence (A-1)	2	2	6	1
Residence (A-2)	369	369	885	162
Residence (A-3)	11	13	32	6
Single-Family (A-3)	8	8	19	4
Two-Family (A-3)	3	5	13	2
Business (B-2)	189	252	604	111
Single-Family (B-2)	126	126	302	55
Two-Family (B-2)	63	126	302	55
Total	571	636	1527	280

Affordable Housing Inventory

Swampscott has 187 subsidized housing units, according to the state’s April 2002 Subsidized Housing Inventory, which tracks all housing that qualifies as affordable under M.G.L. Chapter 40B. Of this total, 128 units are owned and managed by the housing authority, and 59 are privately owned. The majority of public housing serves the elderly and disabled (92 units) but the town also provides 36 larger units for families. The privately owned housing consists of 59 units of elderly housing in Bertram House.

Swampscott’s 187 subsidized units constitute 3.22% of its 5,804 year-round housing units -- 393 units short of the 10% goal established under M.G.L. Chapter 40B. A very small number of subsidized units are in the pipeline or in the planning stages, but the town remains far from achieving the affordability goal. In addition, as the base number of housing units increases, the number of affordable units will also need to grow simply to keep pace.

In any event, the 10% goal is an arbitrary number used statewide, and is not based on identified need at the local level. As we will see later in this report, about 30% of Swampscott’s households – an estimated 1,765 households -- have low-to-moderate incomes that qualify for subsidized housing.

As long as the town is below 10% and is not making substantial progress in reaching that goal, it remains vulnerable to development proposals that may conflict with existing zoning and the town’s plans and vision for the future.

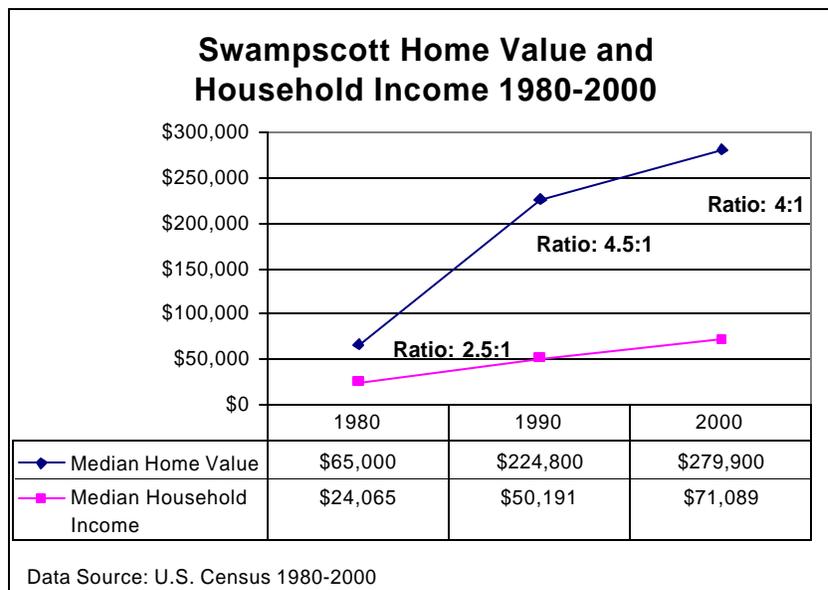
Linking Supply, Demand, and Affordability

High demand and limited supply have cut vacancy rates and forced up the costs of both owning and renting a home.

The Costs of Buying a Home

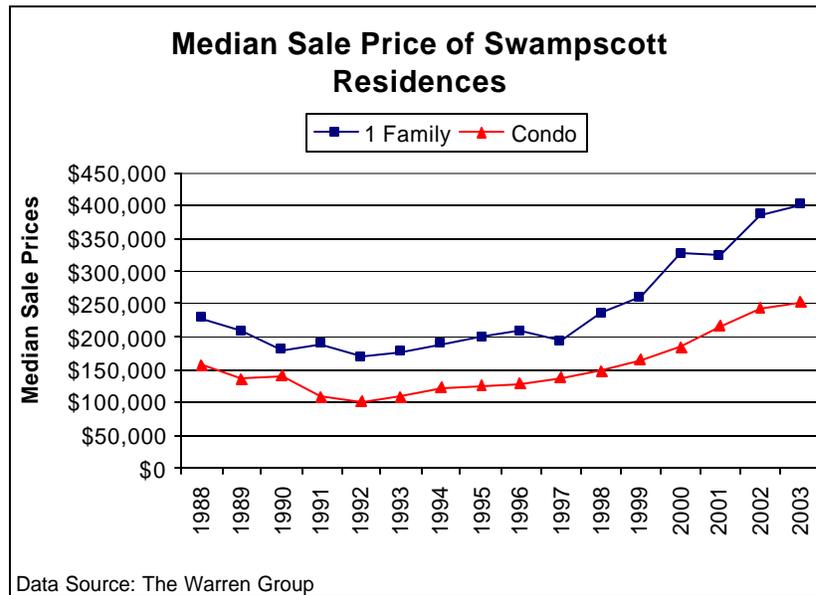
A traditional rough rule of thumb is that housing is affordable if it costs no more than 2.5 times the buyer's household income. By this measure, the median-income Swampscott household in 1980 could afford the median-value home as the ratio of median home value to household income was 2.5 (see Figure 9). In 2000, the median home value had risen to 4 times median income, considerably higher than this affordability rule of thumb. Using this rough multiple, the median-income household in 2000 could afford to pay about \$178,000 while the median home value according to the census was \$280,000. This implies that the household in the middle of the town's income range faced an "affordability gap" of \$92,000.

Figure 9



Clearly, housing prices have risen faster than incomes, making housing much less affordable. Swampscott has the 39th highest average housing value of the 101 MAPC communities, while the town's ratio of median value to income (4:1) is equal to the regional median, with half the communities higher and half lower (the highest ratio among the communities is 9:1).

Figure 10



A second calculation of ownership affordability is provided by a recent housing analysis conducted by Northeastern University². This study compared the ability of the median income household in each of 161 metropolitan Boston communities to afford the median priced home based on interest rates, single family sales prices, estimated taxes and insurance, and a 33% of income “affordability” cutoff. According to this study, Swampscott was one of 87 communities in 2002 and 95 communities in 2003 considered not affordable for the median income household seeking a single family home, with a “gap” of about \$33,000 between what the buyer could afford and the median sales price of single family houses.

Although home sale prices remained relatively flat during much of the 1990s, there has been a steep rise in recent years (see Figure 10).³ The median single-family home sale price in Swampscott more than doubled between 1998 and 2003. In 2003, the median single-family home sold for \$404,000, the median condo for \$255,000, and the median for all sales (including 2-4 family dwellings) was \$360,000. Today, with interest rates rising, a household with the current regional median income for a family of four (\$82,600) would face a gap of about \$44,000 between the 2003 median single family sales price and what it could afford, based on the assumptions of the Northeastern study⁴. A household at today’s regional “moderate” family income level (\$66,150) would face a gap of over \$100,000 for the same house.

² The Greater Boston Housing Report Card, Center for Urban and Regional Policy, Northeastern University, April 2004

³ Home values, as shown in Figure 9, are the amounts residents consider to be the value of their homes as provided to the Census. Home sale prices, as shown in Figure 10, are based on actual home sales as recorded at the Registry of Deeds and made available by the Warren Group.

⁴ 10% down payment, 30 year mortgage at a 2004 rate of 6.5%, insurance + taxes + private mortgage insurance of \$487/month, and “affordability” at 33% of income.

To bring the situation closer to home, we estimated how a young family with two town-worker salaries might fare in trying to buy in today's market as a first time buyer. An entry-level Swampscott police officer and a firefighter (with 120 credits) together might earn about \$69,000. Based on the assumptions for first time home buyers from the Northeastern study updated with a current interest rate of 6.5%, we estimate this couple could afford a purchase price today of about \$247,000. This is about \$8,000 below Swampscott's 2003 median condo sale price of \$255,000 suggesting that this dual income could potentially afford a starter condo in the town. The town's median sale price for single family homes of \$404,000, however, is clearly out of reach.

A third way to analyze affordability is to see how many households are paying 30% or more of their income toward a mortgage – a traditional rule of thumb for issuing home mortgages. In 2000, Census data indicate that 6% of Swampscott homeowners were paying 30-35% of their income for housing (mortgage + utilities + insurance + property taxes) and another 16% were paying over 35%.

In the absence of major changes in the regional housing market, future housing is likely to be even more expensive than the average existing home. In particular, future housing of the type envisioned as part of the build-out analysis – single family homes on relatively large half acre lots – will tend to be expensive because of the high cost of the land.

The Cost of Renting

The costs of rental housing also rose substantially during the 1980-2000 time period throughout metro Boston. In Swampscott, rents jumped 118% in the 1980s and grew 15% in the 1990s. By 2000, median rent had reached \$957, requiring an annual income of \$32,280 (based on 30% of income).

These census data were reported by tenants in 2000, and therefore are somewhat out of date. And, because they are medians (that is, the mid-points of the rent range), they understate the market rate rents paid for recently leased apartments and overstate the rents paid by long-term tenants that may have increased slowly over many years. Newcomers seeking market rentals today will most likely face higher rents than indicated by these data.

Although accurate current local rent data are not available, a recent national study found that Massachusetts had the highest rents in the country. The study found that the statewide "fair market rent" (FMR)⁵ of \$1,165 required an income of \$46,582, while the metro Boston FMR of \$1,419 required an income of \$56,760. Furthermore, 61% of Massachusetts renters and 64% of metro Boston renters cannot afford the FMR.⁶

⁵ FMRs are estimated annually by HUD . They determine the eligibility of rental housing units for the Section 8 Housing Assistance Payments program and are used to calculate subsidies under the Rental Voucher program.

⁶ National Low Income Coalition, *Out of Reach*, 2003.

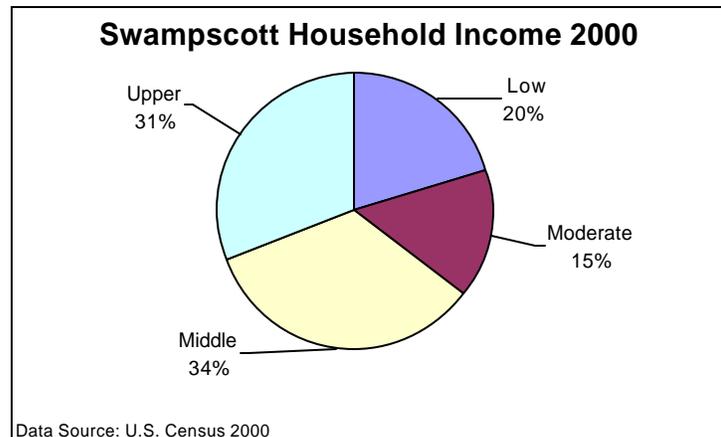
Furthermore, in the recent Northeastern regional housing study⁷, no community studied showed a median advertised rent for two-bedroom apartments below \$1,000 per month. For both Revere and Melrose, the two most comparable communities to Swampscott in the study, the 2003 median rent was \$1,200, down 7% from 2001 in Revere and down 14% in Melrose.

Housing Cost Impacts and Housing Need

High housing costs have the most severe impact on those on the lowest rungs of the income ladder. Of the renter households for which data are available, 36% (459 households) pay more than 30% of their income for rent; 28% (351 households) have incomes below \$35,000 and pay more than 30% of their income for rent; and 47% of elderly renters (217 households) pay more than 30% of their income for rent. The 2000 census estimated that 100 families (2.5%) were below the poverty level.

An estimated 35% of Swampscott’s households, or more than 2,000, have incomes below 80% of the regional median family income (see Figure 11)⁸. This is considered the “moderate income” ceiling for qualifying for affordable housing. Of these households, over 1,100 have incomes below 50% of median, considered “low income.” Middle income households – those with incomes between 80% and 150% of median – make up 34% of the town’s households, while upper-income households constitute about 31%.

Figure 11



The most recent calculations from HUD for 2004 show a slightly smaller number of Swampscott households eligible for assistance, with 1,765 (30%) estimated to be of low-to-moderate income.

⁷ Northeastern University Center for Urban and Regional Policy, *The Greater Boston Housing Report Card 2003*, April 2004.

⁸ This estimated breakdown does not adjust for family size. Cut-offs used in chart are based on the U.S. HUD regional median income for a family of four for the year 2000 applied to the Census income distribution for Swampscott. Low income (50% of median) = \$32,750; moderate income (80% of median) = \$50,200; middle (81%-150%) = \$98,250; upper income (over 150%) = over \$98,251.

Lower-income households are almost by definition more likely to be burdened by high rents (see Figure 12). Over 75% of the Swampscott renters paying over 30% of income earned less than \$35,000 in 1999. Households in all age ranges are affected by high rents, but the most frequently rent-burdened households in Swampscott are seniors, who comprise nearly half of the total paying over 30% of income (see Figure 13).

Figure 12

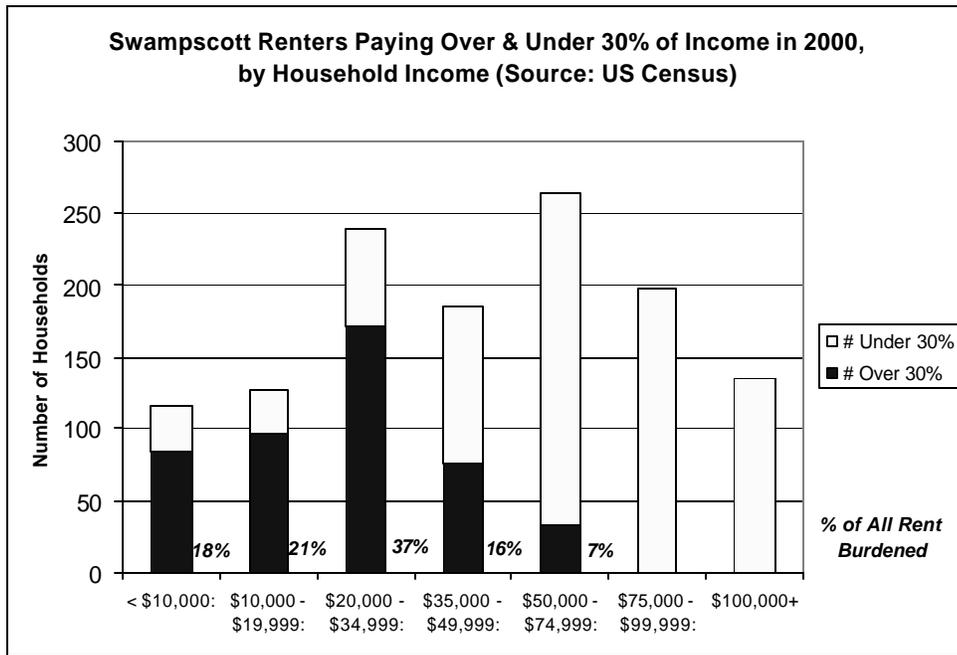
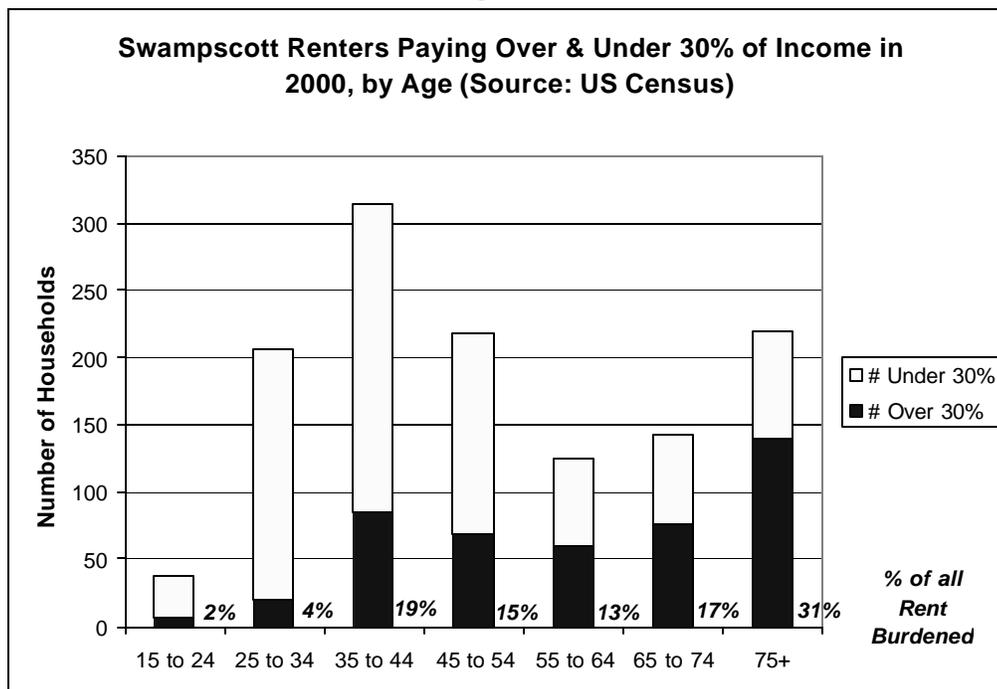
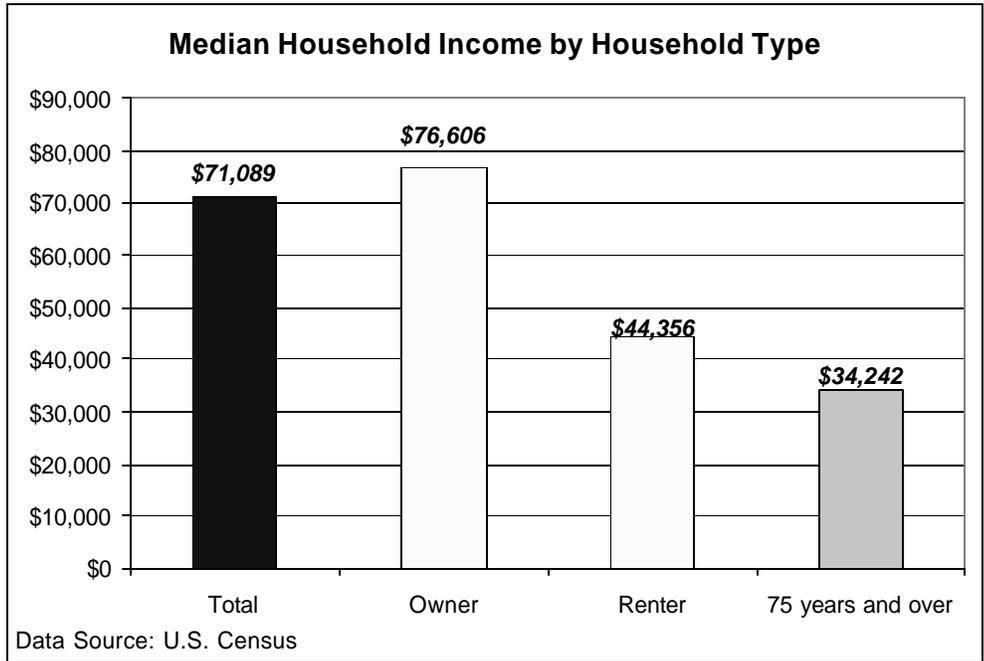


Figure 13



Overall, Swampscott’s median household income of \$71,000 was 29% greater than the metro region in 1999. Not surprisingly, median income of the town’s home owners was considerably higher – by \$32,000 -- than that of renters. The eldest seniors had median incomes less than half the town-wide median (see Figure 14).

Figure 14



Demand for the town’s subsidized housing is very strong. According to the Swampscott Housing Authority, there are 37 elderly households and 28 disabled households on the waiting list for 92 units; and 584 families waiting for the 36 family units. The estimated wait for elderly housing for local residents is 1-2 years while it is 3-5 years for non-residents. For disabled housing and for family housing, the wait is 2-4 years for locals and 5-8 years for non-locals. Most of the waiting list is from outside Swampscott. The Section 8 waiting list is currently frozen due to federal regulations.

Housing Profile Summary

High demand and limited supply have cut vacancy rates and forced up the costs of both owning and renting a home throughout eastern Massachusetts. Swampscott is experiencing the same effects, making it more difficult to buy homes and to pay rents on more modest incomes.

Swampscott’s future housing demand will likely focus on a growing need for smaller, affordable units to accommodate empty-nesters and seniors who wish to remain in the community. In addition, there is a need for more affordable housing for young households and families as housing prices continue to rise. The town is far from achieving the state's

10% affordability goal, and in the absence of significant amounts of undeveloped land, may experience development proposals under Chapter 40B that conflict with the community's desires.

Results of Housing Workshop

Process

Based on the results of the housing break-out group at the town-wide visioning workshop held in April 2003, MAPC developed a vision statement for housing in Swampscott. The Community Development Plan Advisory Committee reviewed and edited the statement.

The Community Development Plan Advisory Committee sponsored a housing and economic development workshop on April 8, 2004 at the Swampscott Senior Center. MAPC presented the detailed housing data and draft housing vision. Attendees added to the vision statement and, through consensus, agreed with the final vision. Next, attendees identified areas in town where housing needs could be met and described what they would like to see occur in those areas.

MAPC developed recommendations based on research, the results of the workshop, and discussions with the town.

Potential Locations for Housing Development

Map 4 depicts potential housing locations as identified by forum participants. Further study of these sites would be needed to determine their development potential and feasibility and to address a range of issues including parking, site design, ownership, affordability levels, and other factors. Sites and town wide strategies included:

- Hadley Elementary School: Consider for conversion to housing
- Middle School: Possible conversion to housing or municipal offices
- Archer Street parcel: Possible new site for 55+ housing
- Burrill Street Churches: Possible reuse for housing if they become available; consider reuse of churches for housing town-wide
- Consider inclusionary zoning for all new and redevelopment projects of appropriate size
- Consider use of accessory apartments town wide
- Look at strategies to address "mansionization" of properties, particularly around Puritan Road

Seizing Opportunities and Overcoming Barriers

Swampscott's ability to preserve its housing and create new housing to meet its needs depends upon many factors, including available land and buildings, funding, staff, public awareness and political will, organization resources, laws, regulations, policies, programs, and market forces.

The discussion at the forum related to housing focused quickly on revitalizing Swampscott's downtown to include a mix of housing and commercial development. A suggestion was made to discuss the two topics at the same time. MAPC then presented the town's economic development profile, which summarized trends in the community's land use, tax base, jobs and workforce. The presentation was followed by a review of the economic development themes from the initial visioning session, which focused on the downtown area.

Swampscott faces certain challenges to fulfilling its housing goals. Currently, there is no way to convert a single-family home to multi-family, and there is no accessory apartment bylaw, though many illegal apartments were believed to exist in town. Other perceived barriers to housing included historical resistance to land use and parking changes, and the prohibition on mixed uses currently in the town bylaws. On the positive side, participants felt that there is now a significant population of Swampscott residents who would like to have a more attractive downtown that could offer a more innovative mix of retail shops and housing opportunities.

Town residents and housing professionals suggested strategies that the town could pursue. Suggestions included:

- Look into amending the town bylaw to allow by-right residences over retail businesses near the train station and downtown, maybe through the use of a zoning overlay district.
- Preserve and reuse historic buildings for housing or business.
- Adapt existing buildings for reuse as housing (e.g. Middle School)
- Utilize professional planning services to help the town develop a strategy and action plan for downtown that includes housing and retail changes.
- Explore allowing increased density downtown in exchange for affordable housing units provided by the developer.

ECONOMIC DEVELOPMENT

Key Findings

Swampscott's economy is representative of a mature bedroom community whose residents commute to work elsewhere and look to the local economy primarily for shopping, dining, and personal services. Key findings on Swampscott's economy include:

- Swampscott residents are increasingly well educated, and more likely to pursue managerial and professional occupations than residents of the region. Residents also exceed the region in obtaining college degrees, and household income is 29% greater than in the metro area.
- Swampscott hosts less than one full or part-time job for each working resident, and over 80% of its residents commute to other communities. Those who work in town fill more than one third of local jobs.
- Swampscott's job mix is heavily focused on delivering needed products and services to local residents. Retail, health care, and restaurants provide the largest numbers of local private sector jobs. The average wage of local jobs is less than half that of the region because of relatively low hourly wages and many part-time employees in these types of businesses.
- Business properties contribute about 6.5% of the town's property value, which is at the low end of communities statewide, but consistent with some other residential suburbs. There is little vacant land zoned for business, but there is potential for redeveloping commercial properties in the downtown and, in the long term, at a quarry.

Economic Profile

Resident Workforce

Swampscott's population grew by over 5% in the 1990s, and the number of adults in the work force by over 4%, according to the Census. Historical data from the state show that the number of Swampscott residents active in the workforce fell in the early 1990s, but has recovered to around 7,400 in 2001.

The number of jobs in town has grown more strongly, rising to over 3,300 in 2001. The ratio of jobs to working residents has subsequently risen slightly to around 0.45. This is a relatively low value (the median for MAPC communities is about 0.75), but consistent with Swampscott's residential character. With only one part- or full-time job for every working resident, Swampscott represents a typical commuter suburb that 'exports' workers to jobs in other communities. In 2000, 83% of working residents commuted to other communities,

with the largest number (22%) working in Boston. Those residents who worked for Swampscott employers filled over one third of the jobs in town..

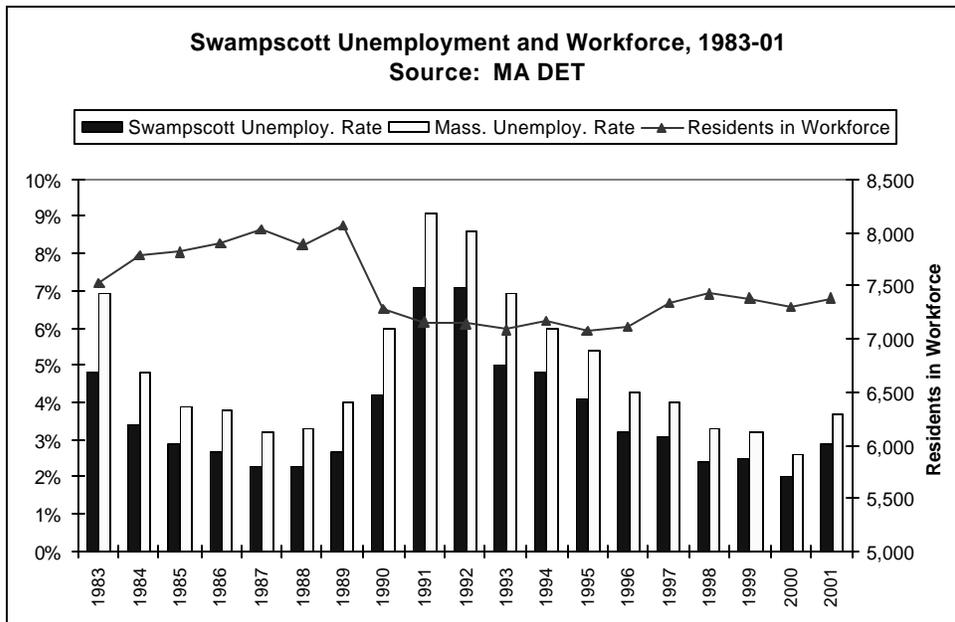
Table 1. Numbers of working residents and jobs in Swampscott, 1985-2001.

	Residents in Workforce	Jobs	Ratio of Jobs to Workers
1985	7,809	2,975	0.38
1986	7,896	3,015	0.38
1987	8,023	2,746	0.34
1988	7,881	2,930	0.37
1989	8,066	2,946	0.37
1990	7,280	2,747	0.38
1991	7,153	2,519	0.35
1992	7,137	2,538	0.36
1993	7,081	2,858	0.40
1994	7,177	2,870	0.40
1995	7,072	2,841	0.40
1996	7,116	3,200	0.45
1997	7,336	3,285	0.45
1998	7,425	3,313	0.45
1999	7,381	3,272	0.44
2000	7,297	3,432	0.47
2001	7,386	3,359	0.45
Growth 1990-2001			
	+106	+612	
	+1%	+22%	

Source: MA Division of Employment and Training

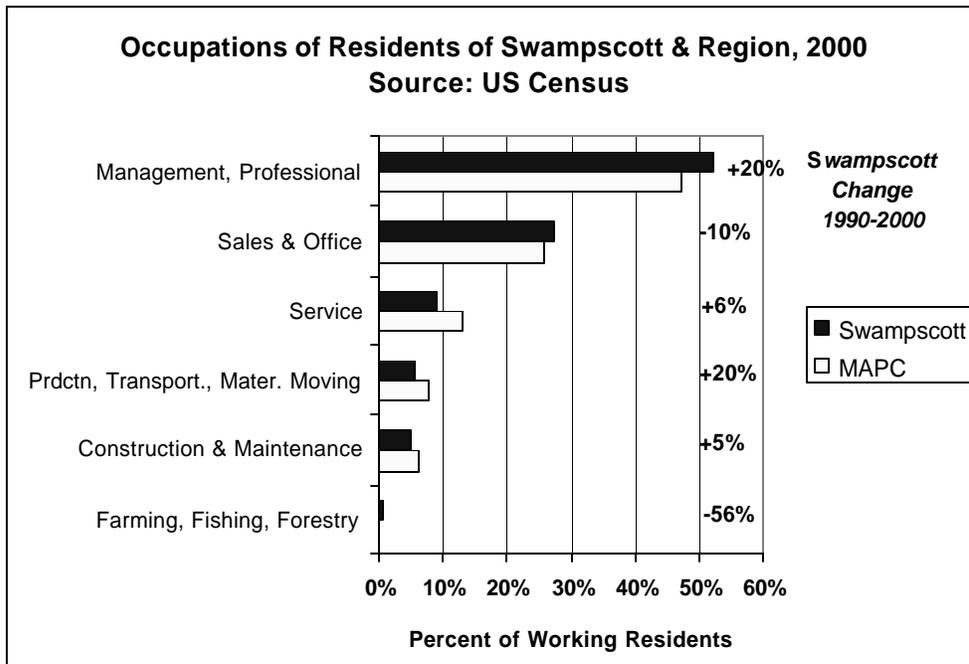
Swampscott residents have been relatively successful in the employment market in recent decades with the annual unemployment rate for residents having consistently stayed about a percentage point below the annual statewide rate since 1985.

Figure 1. Swampscott unemployment rate and number of residents in the workforce.



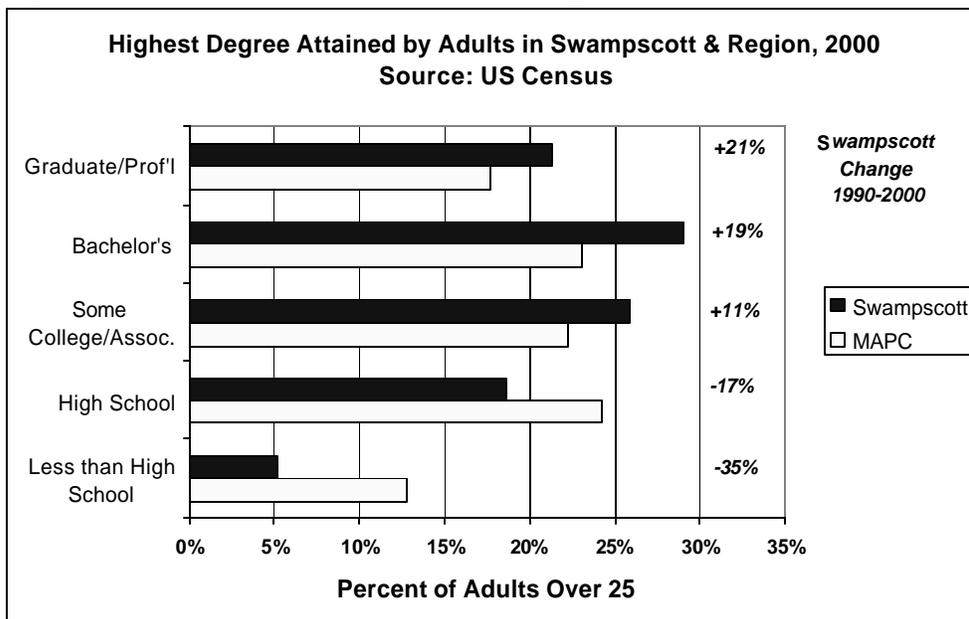
The occupational profile of Swampscott residents mirrors that of the region, with the 2000 Census showing the greatest number of residents in managerial and professional occupations, followed by sales and office work. The proportion of Swampscott workers in managerial occupations is higher than the region's at 52%, but that category grew less quickly in the 1990s in the town (20% versus 32%). Growth in managerial and professional occupations is consistent with national trends toward "knowledge-based" work and away from production of goods. Swampscott's profile is unusual in that production and construction occupations grew in the 1990s, although they still represent a smaller proportion than region-wide. The median age of Swampscott residents increased in the 1990s from 39 to 41.5 years, 5 years above the regional median of 36.

Figure 2. Occupations of Swampscott residents.



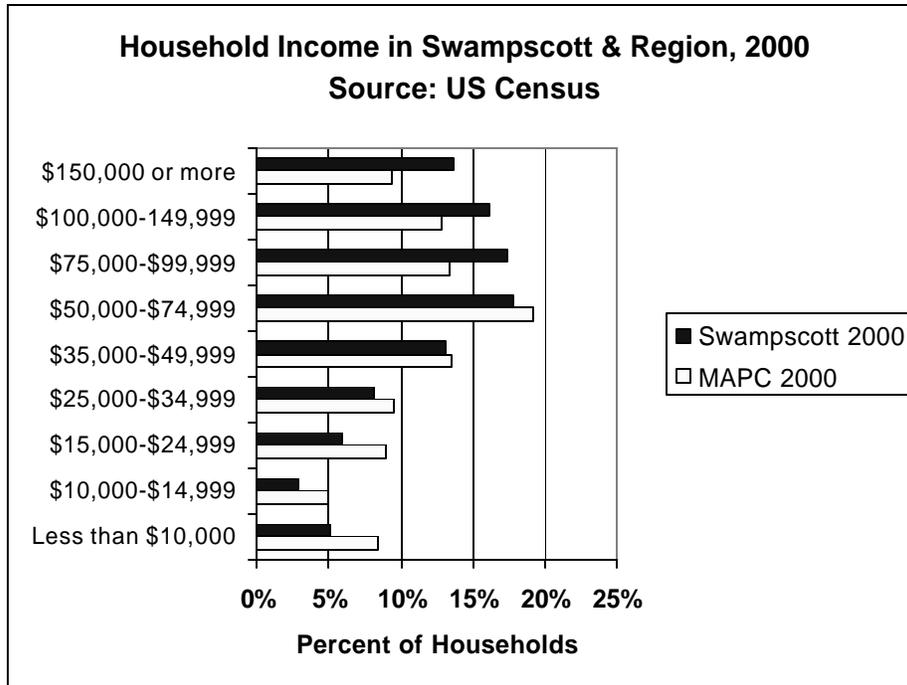
The growth of managerial and professional occupations accompanies rising educational levels. While Swampscott’s population over age 25 increased by only 4.4% in the 1990s, the number having a college degree jumped by 20%. The town’s residents are more likely to have a college degree (50% of residents, compared to 41% for the region), both for bachelor’s and advanced degrees (note that the metropolitan Boston work force is one of the most highly educated in the U.S.). Conversely, the number of adults having high school degrees or less fell and are less numerous than regionally.

Figure 3. Educational attainment of Swampscott adults, 1990 and 2000.



Median household income in Swampscott rose by 42% in the 1990s to \$71,089 or 29% above the regional median of \$55,200. When adjusted for inflation, Swampscott’s median income grew by 5.7% over the decade, much faster than the 2% regional rate. Swampscott’s income distribution is clearly skewed toward the upper-middle brackets relative to the region, having higher proportions of households in all categories over \$75,000. The number of Swampscott residents who lived in poverty fell by 1% to 517 in the 1990s, representing 3.7% of the town’s population at the end of the decade.

Figure 4. Household income in Swampscott and the metropolitan area.

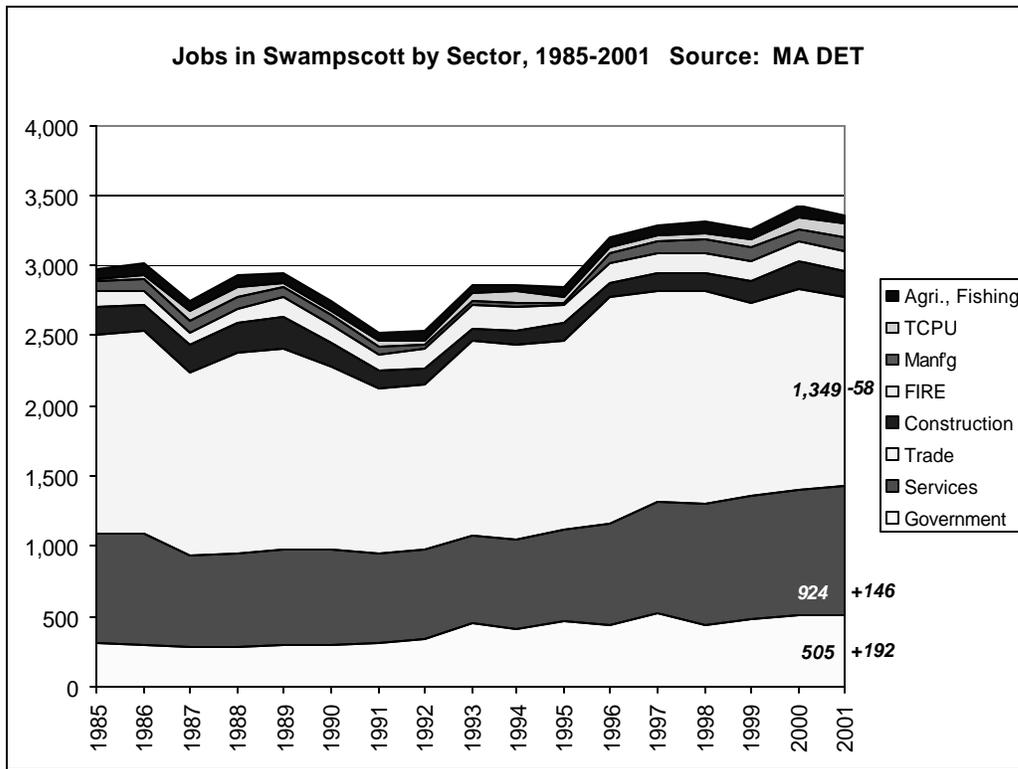


Job Base

Swampscott is a predominantly residential community with an economic base focused primarily on retail businesses serving residents and neighboring communities. The town hosts roughly 3,300 jobs today, having added about 800 jobs since the recession of the early 1990s.

The number of employers has likewise grown, although more slowly, to about 350. The average number of employees working at each establishment has grown slightly in recent years, but has stayed in the 8-10 range for the last two decades, reflecting the relatively small scale of local businesses. The list of Swampscott’s largest employers is notable for the number of businesses serving local residents such as retailers and schools.

Figure 5. Jobs in Swampscott by Sector, 1985-2001.



Historic employment data show that trade (retail and wholesale) has long been the primary employer in Swampscott. Today the trade sector provides about 40% of the town's jobs, although its growth has been relatively minor. Services (which also includes some types of retailers) and government provide about 43% of the jobs in combination, and have accounted for most of the growth over recent decades (+450 jobs since 1990). Some of the other sectors have shown strong growth in percentage terms, but remain relatively small.

Table 2. Number of jobs in Swampscott by sector.

Year	Number of Establishments	Total Jobs	Trade	Services	Government	Construction	Finance and Real Estate	Manufacturing	Transportation, Communications, Utilities	Agriculture, Fishing, Forestry
1985	310	2,975	1,407	778	313	208	107	75*	20	67
1986	329	3,015	1,444	807	287	184	108	83*	25	77
1987	333	2,746	1,306	656	284	188	93	85*	61	73
1988	341	2,930	1,428	665	285	215	106	85*	67	79
1989	333	2,946	1,430	689	287	237	123	79*	30	71
1990	325	2,747	1,319	672	295	163	125	81	32	60
1991	318	2,519	1,176	646	304	130	114	56	33	60
1992	298	2,538	1,184	642	330	104	146	33	35	64
1993	299	2,858	1,386	620	452	94	166	33	47	60
1994	300	2,870	1,398	636	405	94	178	30	70	59
1995	314	2,841	1,361	652	460	111	130	26*	41	60
1996	305	3,200	1,618	713	446	107	136	76*	41	63
1997	300	3,285	1,500	804	515	128	141	80*	48	69*
1998	310	3,313	1,509	863	442	142	140	92	48	77
1999	323	3,272	1,371	884	473	165	134	97	64	84
2000	333	3,432	1,428	902	503	202	137	89	79	92
2001	341	3,359	1,349	924	505	192	136	98	97	58
2002	353	3,331								
% of 2001 Jobs			40%	28%	15%	6%	4%	3%	3%	2%
Growth 1990-2001										
	+16	+612	+30	+252	+210	+29	+11	+17	+65	-2
%	+5%	+22%	+2%	+38%	+71%	+18%	+9%	+21%	+203%	-3%

Source: MA Division of Employment & Training

*Estimated

The most recent annual job data from 2002 confirms the dominance of local services in Swampscott. Retail stores (especially grocery and clothing), health care (doctors, dentists, nursing homes), and restaurants together contribute almost 1,900 of the town's 2,600 jobs with private employers. These types of businesses provide both necessities and amenities for local residents, and offer part-time and entry level work that fits the needs of low-moderate income workers, students, and retirees. However, the large number of part-time workers and traditionally low hourly wages result in a relatively low average wage for these businesses. As a result, the average wage for private sector jobs in Swampscott is less than \$28,000, slightly more than half the regional average. The town's jobs in businesses in professional and technical services and wholesale trade do average near or above the regional average, but they total only about 100.

Table 3. Employment and wages for private sector jobs in Swampscott by industry, 2002.

Industry	Number of Employees	Average Annualized Wage
Retail Trade	845	\$17,056
Health Care	590	\$37,856
Accommodations & Food Services.	449	\$18,044
Construction	201	\$43,628
Administrative & Waste Services	153	\$26,936
Finance & Insurance	94	\$29,016
Other Private Services	91	\$20,852
Professional & Technical Services	68	\$48,412
Real Estate & Leasing	66	\$29,536
Transport. & Warehousing	43	\$27,404
Wholesale Trade	32	\$74,256
Arts, Entertainment, & Recreation	18	\$11,440
Swampscott Average Private Job Wage		\$27,768
Metro Boston Average Private Job Wage		\$50,752

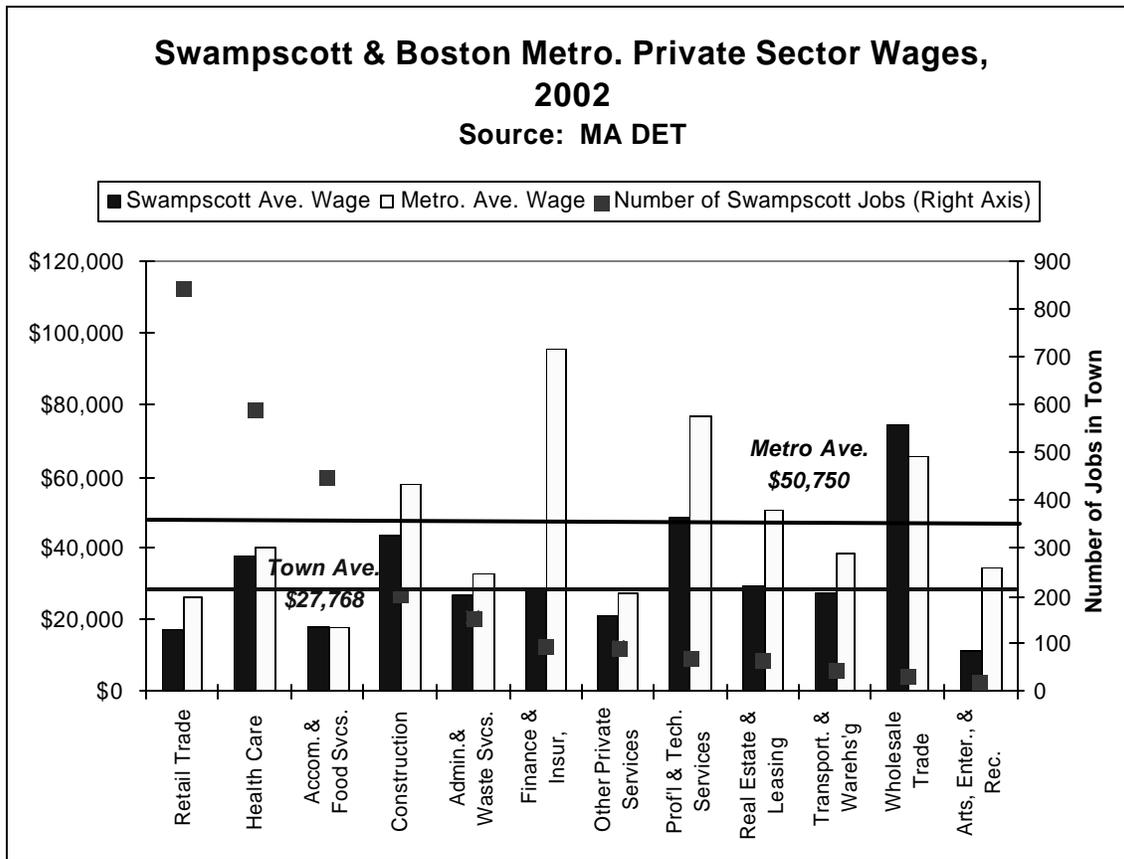
Source: MA Division of Employment & Training

Table 4. Largest employers in Swampscott, 2003.

Employer	Number of Employees	Industry
Swampscott High School	100-249	Schools
Jewish Rehabilitation Ctr	100-249	Nursing & Convalescent Homes
Foodmaster Supermarkets	100-249	Grocers-Retail
Marian Court College	100-249	Junior Colleges & Technical Institutes
Hadley School	50-99	Schools
Swampscott Middle School	50-99	Schools
Gap	50-99	Clothing-Retail
Marshalls	50-99	Department Stores
Hawthorne By-The-Sea	50-99	Banquet Rooms
Aggregate Industries	50-99	Cut Stone & Stone Products (Mfrs)
Stanley School	50-99	Schools

Source: Reference USA.

Figure 6. Wages and employment in Swampscott’s largest private sector industries.



Property Tax Base

The total valuation of Swampscott real estate for tax purposes reached \$2.2 billion in Fiscal Year 2004. Of the total, only 6.5% (\$142 million) was contributed by businesses (“CIP” or commercial and industrial buildings and land, plus personal property such as business equipment). This proportion is at the low end of the range for communities in the region and considerably below the statewide average, which is in the 15-20% range. It is not, however, unusual for such suburban communities as Melrose or Marblehead that lack access to a major highway and whose economy consists primarily of retailers. The town’s CIP share has gradually eroded since the early 1980s when it stood as high as 10%, but again this has been a common occurrence throughout the state. Over 80% of Swampscott’s CIP value is contributed by commercial properties (stores, offices, restaurants) and only 8% by industrial.

While the value of business property in Swampscott has grown over the last two decades, CIP’s share of valuation has been driven down by the much larger increase in residential values. In the most recent burst in home values, the total value of Swampscott residences *increased* by \$800 million from 2000 to 2004 – or 5 to 6 times the *total* valuation of all business property. The average value of a single family residential parcel in Swampscott rose 59% to over \$450,000 from 1990 to 2004, and the average single family property tax bill doubled. This reflects the soaring values of residences throughout Eastern Massachusetts

over the last two decades which has dramatically increased the residential portion of the tax base in most metro Boston communities.

Swampscott is a well established community with relatively little remaining undeveloped land zoned for business. Yet, there are opportunities to expand the commercial tax base through higher value redevelopment. For example, the MAPC buildout analysis conducted in 2000 identified the potential for over 900,000 square feet of business space on the site of the quarry off Danvers Road. While this site is being actively used today and the town does not expect it to be redeveloped in the near future, this analysis indicates that existing zoning would allow significant new development there if market demand would support it. Other opportunities for increasing CIP valuation through redevelopment include upgrading or rebuilding properties downtown with residences or offices on upper floors.

Table 4. Tax valuation in Swampscott by property class, Fiscal Year 1985-2004.

	CIP % of Valuation	Residential	Commercial	Industrial	Total
1985	8.7%	\$430 M	\$30 M	\$2 M	\$471 M
1990	7.5%	\$1,281 M	\$89 M	\$7 M	\$1,386 M
1995	8.3%	\$935 M	\$69 M	\$5M	\$1,020 M
2000	7.9%	\$1,254 M	\$88 M	\$7 M	\$1,361 M
2004	6.5%	\$2,046 M	\$116 M	\$12 M	\$2,188 M
<i>Change over Period</i>					
1985-1990	-1.2 pts	+ \$852 M	+ \$59 M	+ \$5 M	+ \$915 M
1990-1995	+0.8 pts	- \$346 M	- \$20 M	- \$1 M	- \$366 M
1995-2000	+0.4 pts	+ \$318 M	+ \$19 M	+ \$2 M	+ \$342 M
2000-2004	-1.4 pts	+ \$792 M	+ \$28 M	+ \$4 M	+ \$827 M

Source: MA Department of Revenue

Results of Economic Development Workshop

On April 8, 2004, the Planning Board held an economic development and housing workshop. MAPC summarized the historical and current data on economic trends in terms of Swampscott’s land use, tax base, jobs, and the workforce. Attendees brainstormed overall goals for economic development in Swampscott, some of which were integral to affordable housing opportunities in the town. Participants then identified areas for potential future economic development and described what they would like to see in those areas. Map 5 depicts economic development opportunities in Swampscott.

- Themes:
- Make Humphrey Street a walkable ocean front street
 - Follow historic guidelines in redevelopment
 - Review zoning to create a walkable, vibrant town center from train station to fish house
 - Better define downtown

The group then returned to discussing their combined objectives for housing and economic development in relation to specific locations in the community. Most of this discussion focused on the group’s highest priority, the downtown, but included other potential sites for housing and economic development elsewhere in the town. Comments are summarized below.

Locations & Uses	
1	<p>Downtown Humphrey Street Corridor</p> <ul style="list-style-type: none"> • Improving the streetscape is key to making the downtown more successful; need to make sidewalks, street lights, landscaping, signs, and building facades more attractive and consistent and provide areas for people to sit outside and enjoy the waterfront and street life; goal is to make this a vibrant area where residents and visitors will walk to and linger • Infill developments and redevelopment should combine ground floor retail with residences on the floors above; there are some buildings like this still in the downtown, but adding more will provide a larger base of customers to attract a broader and more successful mix of retailers while increasing the Town’s supply of housing • Improve retail mix with small specialty stores, cafes / restaurants, art galleries, etc. that will cater primarily to residents, but also attract visitors; large chain stores are more appropriate to Vinnin Square area; seasonal kiosks / pushcarts could add vitality for beachfront walkers • Traffic and parking are problems downtown; cars speed on Humphrey Street when traffic is light, and during rush hour the through traffic of commuters is very heavy; there appears to be a need for more parking, but current spaces are not managed (e.g. there are no meters and no program to keep employees from tying up spaces for customers); angled parking, wider sidewalks, and traffic calming measures such as bulb-outs and visually narrowing the roadway were suggested to slow traffic and make the area safer and more pleasant for pedestrians • Shuttle service from the train station down Humphrey Street would make it easier for commuters to stop downtown after commuting, and for visitors to get to the retail district; service would also reduce traffic through the downtown; not clear where a remote parking lot could be located – perhaps shared use with existing Town or School-owned lots • Site of Hawthorne-by-the-Sea restaurant has great potential, but having the parking lot on the street is

	<p>unattractive and makes that side of the street unappealing to pedestrians; may be appropriate to eventually return this site to its former configuration with buildings along the street and parking behind</p> <ul style="list-style-type: none"> • Current scale of buildings on the street is appropriate; redevelopment with larger buildings such as high rise condominiums that block ocean views would be inappropriate • Any redevelopment along the water needs to preserve / improve public access to the water
2	<p>Olmsted District</p> <ul style="list-style-type: none"> • Attractive residential and institutional neighborhood designed by Frederick Law Olmsted • Potentially could be linked by walking paths along Monument Avenue, to the train station, beach, and downtown and serve as a draw for cultural tourists to walk from the train station, then visit downtown shops and restaurants
5	<p>Burrill Street</p> <ul style="list-style-type: none"> • Train station building is an asset that should be refurbished and used for a business or commuter/visitor services • Sidewalk and streetscape improvements needed along Burrill Street from train station toward the ocean to make walking safer and more pleasant for visitors and residents • Two former church buildings currently vacant could potentially be re-used for housing, retail, or a mix of both
6	<p>Various sites owned by religious institutions</p> <ul style="list-style-type: none"> • Two former churches on Burrill Street (above) • Two synagogues on Atlantic Avenue are discussing the possibility of merging; if that happens, one of the sites might potentially become available in the future for redevelopment for housing or mixed use

TRANSPORTATION

The Swampscott Community Development Plan Committee discussed several alternative Transportation Element studies that could be undertaken as the component of the Community Development Plan. The Committee concurred that, due to the limited amount of funding available, the most appropriate topic of study would be to increase the ease of access to the commuter rail station in order to promote its use by other than single occupancy vehicles. The use of the station is currently limited by the small Massachusetts Bay Transit Authority parking area.

Under this study, the Central Transportation Planning Staff (CTPS) undertook a reconnaissance study of alternative means of increasing access to the Swampscott Commuter Rail Station. Alternatives to be examined included:

- Investigate the development of a shuttle to the train station during morning and evening (while continuing its elder services emphasis during the middle of the day). Potential future expansion of shuttle services to the potential future Blue Line extension to Lynn will be examined, if time allows.
- Bicycle accessibility (including suitability of existing roadway access routes, and the potential for expanded use if the potential rail trail were constructed through town to connect Swampscott Station with Marblehead, as well as infrastructure [such as covered bike racks] at the station to enhance bike use)
- Examine the causes that may limit pedestrian accessibility to the station (e.g. lack of continuous sidewalks, dangerous road crossings)
- Remote parking (near existing retail) in conjunction with either para-transit or improved pedestrian accessibility

Please see Appendix VI for the complete CTPS Transportation element report.

PUTTING IT ALL TOGETHER

“Putting it all Together” refers to the process of taking the recommendations from the individual topic areas and reconciling conflicts that may have arisen between the topic areas and identifying how the elements fit together. Map 6, the Community Development Plan Map, is the product of this process – strategies include mapped strategies where the town envisioned and described the future of specific areas in town. This section includes non-mapped strategies also. The non-mapped strategies include town-wide strategies or those strategies that did not receive clear support but are still worth noting.

In all cases, implementing these ideas will take a number of steps, many of which would involve public processes and reviews.

Community Development Plan Map

The Community Development Plan Map (Map 6) shows those recommendations that entail a change in land use or other strategies for the town. The recommendations for these areas are described below and on the map. These recommendations are ways to reach a vision for a specific area and in some cases a way to meet a specific need that the town is facing, such as housing needs.

1. Downtown Revitalization District

Swampscott may consider implementing the suggested Long Range Planning Committee and developing an area plan for the downtown/Burrill Street/train station area that would incorporate compact, mixed use development with reduced or off-site parking requirements. The town may also want to explore adding affordable units to new or redevelopment projects in this district in exchange for increased density. In addition, building and landscape design, pedestrian safety, train station access and façade improvements are all concepts to include. A seasonal shuttle or van service could run between the train station, downtown and the town’s beaches to increase non-auto transit, increase pedestrian safety, and promote public access to town beaches.

2. Olmsted District

Explore the feasibility of linking this area by walking path to the train station, beach, and downtown areas.

3. Tedesco Golf Course

Although not specifically raised by Plan participants, the town may wish to consider rezoning the land currently owned by the Tedesco Golf Club from its current A-2, 20,000 SF minimum lot size status to Open Space Zoning. Although development of this land into residential lots seems highly unlikely in the near future, the land could be sold and the lots developed under current zoning. Open Space Zoning is a useful technique for preserving open space while still allowing development to occur. Also known as cluster zoning, Open Space Zoning can allow smaller residential lots as long as a required amount of acreage is set aside as permanent open space. This type of zoning not only preserves valuable open space

that can be used by the town but creates neighborhoods in more of a traditional New England Village setting. It is also more economical because streets and utility services tend to be shorter. Examples of the regulatory techniques towns can and have used in Massachusetts, including Cluster Zoning, can be found in Appendix II.

4. Rails To Trails Bike and Walking Path

If the land is legally available, use this old railroad right of way to connect the current path from Marblehead to the train station.

5. Humphrey Street and Palmer Road Synagogues

If they become available, the parking lots of one or both of these synagogues could be considered for downtown short term parking solutions.

6. Phillips Beach

Providing a shuttle stop here would provide increased access to this beach.

7. Whales Beach

There is a limited amount of parking at the existing ROW to Whales Beach and the town may wish to consider adding shuttle service to increase public access here.

8. Fish House

The Fish House could become an anchor use for the Downtown Revitalization District. The town could consider leasing space as marina/yacht club, visitor center, or restaurant.

9. Hadley and Middle School Sites

Explore the possibility of converting these to housing or town facilities when school projects are completed.

10. Archer Street Parcel

This privately owned piece of land could be considered for 55+ years housing if it became available to the Town of Swampscott.

11. Harold King Town Forest

The town should explore the possibility of increasing residents' awareness and use of this underutilized open space resource by looking into parking and trail access improvements. Include a strategy for doing this in the revised Open Space Plan.

12. Palmer Pond

This area could serve as a nature study area. The town should consider adding this as a priority when it revises its Open Space Plan and work with Massachusetts Coastal Zone Management to best determine establishing access and management of the area for marine nature study.

Additional Strategies

Natural Resources and Open Space

- Swampscott should revise its currently expired Open Space and Recreation Plan. The town should establish its open space and recreational priorities for the next five years. Because Swampscott is primarily an older, suburban community that has not prioritized the acquisition of open space parcels, the emphasis of the Open Space and Recreation Plan should be on managing, accessing, and using town-owned open space such as parks, playing fields, trails, and beaches. Although Swampscott does have a dedicated Rails to Trails Committee, the town may wish to consider consolidating the RTT mission into the Open Space Plan in order to facilitate the timely completion of the Plan and to better coordinate access to town open space and recreational facilities in one document. Having a current Open Space and Recreation Plan will allow the town to compete for various state and privately funded grants more effectively, as well.

- Management of public and conservation lands often fall under the jurisdiction of the Conservation Commission under the Wetlands Protection Act. Unfortunately, many Commissions, even those with Conservation Agents, are usually kept quite busy with reviewing Requests for Determination, Notices of Intent, writing Orders of Condition and checking to make sure that the Orders of Condition are being carried out in the field. Conservation land planning and management often fall by the wayside. A couple of strategies to address this might include the following:

Use community "friends of" groups to actively manage an assigned piece of conservation land. This could be organized by the Conservation Commission. Much like the popular "Adopt A Highway" programs, "friends of" groups can agree to adopt a piece of conservation property and be responsible for checking for vandalism, litter clean up, access, and trail maintenance. Efforts would be noted each year in the town report and an annual Conservation Land Picnic could be held.

Some communities have begun to use people who have been instructed to complete community service by the courts as a way of maintaining public lands. For example, the Town of Stoughton uses community service fulfillments to help maintain its playing fields.

- Beach and coastal access connections to the rest of Swampscott's open space areas were consistently noted by residents as being important to the town. The town may wish to consider the coastal management resources available to it through the Massachusetts Office of Coastal Zone Management (MCZM). They provide technical assistance to help communities reclaim rights-of-way to the sea, such as public landings and foot paths. In addition, CZM is assembling a list of attorneys willing to provide legal assistance for right-of-way preservation free of charge, or at reduced rates. MCZM can also help a community draft a Beach and/or Harbor Management Plan if it wishes to. See the MCZM website at <http://www.state.ma.us/czm/spa2.htm>. The town may also wish to consider including stops at town parks and beaches as part of a regular shuttle van/bus route that could

run seasonally between the train station, the downtown area, and parks and beaches. Philips Beach and Whales Beach users could be particularly well served by this strategy.

- In addition, the town may wish to consider retaining professional staff or consultants on a full or part time basis. Some communities, such as Manchester-by-the-Sea, have a professional planner on retainer and use them only when needed. Other communities have opted to share the cost of hiring a planner or conservation agent in conjunction with other communities, just as Manchester-by-the-Sea and Rockport currently share a Building Inspector. Funding could come from a combination of an increase in filing fees, fines, and dedicated funding by the town. The Community Preservation Act allows for up to 5% of the money collected by a town to be used for drafting a Community Preservation Plan but cannot be used to pay for staff persons.
- To help increase the effectiveness of local Boards, the Citizens Planning and Training Collaborative (<http://www.umass.edu/masscptc/>) offers ongoing training sessions for Planning Board and Zoning Board members as well as a wide range of other services such as how to craft effective bylaws. Similarly, the Massachusetts Association of Conservation Commissions (<http://www.maccweb.org/>) trains new Conservation Commissioners and offers a wealth of information on natural resource protection and open space management.

A list of possible funding sources is included in Appendix II.

Housing

- Establish a strong public commitment to housing and develop a proactive housing policy. It is critical to obtain strong and visible support from the town's elected leaders. Developing a housing policy will establish commitment and guide the town's actions. It is also important to undertake a public education campaign to educate people about what is "affordable," how housing affects local citizens and the region's economy, and the ability to attract and retain workers.
- Form a Housing Committee. It is important to establish a housing committee to be a voice for housing in Swampscott. The role of the committee could include advising local boards, strategic planning, advocacy, policy and program development, public education and information, building coalitions with other groups, etc. Participants should include not only those officials who deal with housing (planning board, housing authority) but local citizens with relevant background and expertise (e.g., developers, lenders, real estate professionals, chambers and business leaders, religious leaders).

Although the impetus should come from interested citizens, the active support from chief elected officials is essential. They should appoint members, determine the committee's mission, and maintain ongoing dialogue regarding progress. The town should also assign staff to support the committee. The Massachusetts Housing

Partnership Fund (www.mhp.net) can provide guidance on reestablishing a committee.

- Hire a housing professional or designate a staff person responsible for housing or share resources with a neighboring community. Each community needs a plan to meet its housing needs and a person charged with implementation. Staff support would serve as staff to the housing committee and as liaison to other planning functions, lead the community's housing efforts, and enable it to be more proactive in promoting housing.
- Form a housing development non-profit or work with an existing non-profit with skills in housing development, rehabilitation, and financing. Much of the affordable housing preserved, rehabilitated, or created in recent years has been done by non-profit developers. They provide expertise in development and financing, have access to a range of funding sources, and provide an added proactive voice for housing. Most non-profits are created independently and are not officially connected with town government. The Housing Corporation of Arlington, WATCH in Waltham, Caritas Communities, Inc., and Habitat for Humanity are varieties of independent non-profits. Some non-profits are created in conjunction with town government and use town staff; the Brookline Improvement Coalition is an example. Some non-profits are subsidiaries of local housing authorities, enabling them to access added funding, operate with fewer restrictions, and broaden their scope to include homeownership and mixed-income or mixed-use projects. Wayland, Manchester, and Needham have used this model.

An alternative – which may be more practical in Swampscott's case – would be to partner with an existing non-profit with skills in housing development, rehabilitation, and financing. Massachusetts has an extensive network of nonprofits and many of them can operate outside their "home" base. Community Builders, for example, the largest urban housing developer in the country, operates nationally; on a smaller scale, groups like the Women's Institute for Housing and Economic Development, Caritas Communities, Inc., and Habitat for Humanity can also develop or rehabilitate housing in many communities. Every community is also served by a regional non-profit, which provides a variety of housing-related services.

For more information, see <http://corp.sec.state.ma.us> and www.mhp.net. For information on regional non-profits, contact the Massachusetts Nonprofit Housing Association.

- Encourage regional cooperation among non-profits or housing authorities. Cooperation can eliminate redundancies or fill service delivery gaps.
- Try to adopt the Community Preservation Act (CPA). Adopting the CPA could go a long way to help Swampscott meet housing, preservation and open space protection goals. For information on how to adopt the CPA in Swampscott see the Community Preservation website at www.communitypreservation.org.

- Encourage infill development, particularly in the proposed Downtown Revitalization District. The town may also wish to explore adopting a bylaw that would allow an increase in density in exchange for a greater number of affordable housing units.
- Simplify and streamline regulations and procedures and review zoning and subdivision bylaws to see if there are measures that add to the cost of housing that could be reasonably amended or eliminated, while allowing restricted development of nonconforming lots subject to linkage contributions for the Affordable Housing Trust Fund.
- Take steps to retain expiring use properties as affordable housing. Affordability in some privately owned, mixed-income developments is governed by use restrictions that allow owners to sell or rent at market rates after a given number of years; these developments and their restrictions are referred to as “expiring use.” There are steps communities can take to extend affordability, beginning by investigating the status of the property and its restrictions and getting technical advice and assistance. The list of expiring use properties and information about maintaining affordability is available at www.chapa.org. Expert guidance is available at CEDAC at www.cedac.org.

Communities should consider this issue a priority; it is almost always preferable and more cost-effective to preserve existing affordable housing rather than build new affordable housing. Also, these properties typically are good developments, they are well-maintained, and they serve long-term community residents.

- Offer rehab loans and/or grants to low to moderate income persons with funds from the state CDBG, HOME consortium, or other sources. Loan and grant programs help owners to maintain and improve existing property and can help maintain historic houses.
- Investigate if a Planned Production Program will work in Swampscott. The state provides an option for communities to exercise greater control over housing development based on an Affordable Housing Plan and progress toward achieving the 10% goal. Communities develop a plan pursuant to the state Department of Housing and Community Development guidelines and request certification of compliance by demonstrating that low and moderate income housing has increased by at least ¾ of one percent of total year round housing units during the calendar year for which certification is requested.
- Establish inclusionary or incentive zoning to require inclusion of affordable units (or payments in lieu) in market-rate residential developments or redevelopments. The town should consider its overall housing needs before establishing parameters for this type of zoning. Typically, a community will require a certain percentage of all new units in developments over a certain size to be made permanently affordable or donate the equivalent value of those affordable units to a town Housing Trust Fund.

- Establish accessory apartment bylaw (including provision for converting existing illegal units and providing resources to enforce). The town should consider allowing accessory dwelling units (ADUs) on a town-wide basis. The creation of ADUs within existing structures or on their own lots is one way to increase the supply of housing and improve affordability, both for the current owner and the new tenant. They can be constructed as apartments within existing single family dwellings, as additions to homes, or through the conversion of garages, barns, and other outbuildings. They can also be built as free standing cottages. The Department of Housing and Community Development now counts qualified ADUs as subsidized housing and towards its 40B requirement of 10% affordable units. Refer to Appendix IV for examples and further discussion of the accessory apartment bylaw.
- The town should maintain its Housing Certification under DHCD. Certification will allow the town to compete for PWED, Self Help, and Urban Self Help grants.
- Consider allowing multi-family units by right in some portions of town.
- Examine possibility of allowing conversion of large single family and existing multi-family homes to single units or condominiums by right in some areas if between 15-20% of those units is made permanently affordable or a contribution is made to a housing trust fund in lieu of units, and if parking and other conditions can be met.
- Identify vacant and underutilized private properties: Archer Street parcel could be considered.
- Identify surplus municipal property and develop a reuse plan, including potential use for housing: Middle Street and Hadley Schools could be explored.
- Identify surplus institutional (e.g. religious) properties for potential conversion to housing: Humphrey Street Synagogues could be eligible if they become available.

Economic Development

Planning Resources

- The town may wish to consider using the proposed Long Range Planning group to help residents understand the need for and to coordinate the creation of an area plan for the Humphrey Street / Burill Street / train station areas. The town would need to see visual scenarios of options that it could select for the area plan.
- Public funds could be committed to engage professional planning resources to guide community in developing a master plan (Options: create full/part-time town planner position; retain a consultant to act as project manager under contract; engage consulting services for specific tasks as needed).

The Area Plan needs to address:

Zoning

- Consider adopting a Downtown Revitalization Zoning District in the downtown area and for the Burrill Street Corridor to the commuter rail station. Downtown Revitalization Zoning is zoning that encourages certain uses by right, building types, and transportation modes compatible for a downtown environment. This might include compact development, off site parking, mixed uses, and pedestrian movement. Mixed use would probably only be considered along Humphrey Street and not in primarily residential areas.
- Retail could be allowed on south side of Humphrey Street to create critical mass; design review could be considered to preserve ocean views and other aesthetics.
- Infill construction built to sidewalk with parking behind.
- Look at possibility of reusing the Fish House as an “anchor” to the Downtown Revitalization District with possible uses including visitor center, marina, restaurant, historical/art center.
- Consider Redevelopment of seafront parcels while preserving viewscape protection.
- Address “mansionization” of all parcels when they are redeveloped. This has been more frequent along Puritan Road but may need to be addressed town wide. “Mansionization” is happening primarily in older suburban areas that are close to being built out. Most teardowns and subsequent large houses happen in choice areas: viewsheds and coastal areas like Swampscott. Lincoln, Chelmsford, and Newton have all enacted bylaws for buildings which exceed a certain size or lot coverage. They use site plan review for massing, open space, and neighborhood compatibility.

Parking

- Identify existing lots (e.g. churches) that could be shared for employee parking during the day, perhaps with shuttle service; if necessary, identify sites for new remote lots.
- Assess reducing on-site parking requirements as shared capacity is developed.

Public / Private Streetscape Improvements

- Establish standards to make public sidewalks, street lights, landscaping, and signs more attractive and consistent.
- Establish guidelines for building facades and signage; explore establishing grants and/or a revolving loan program with local banks for façade/signage improvements.
- Widen sidewalks, provide public seating, and encourage seasonal outdoor uses such as cafes, pushcarts, and kiosks.
- Redesign Humphrey Street to apply “traffic calming” design techniques (e.g. “bulbouts” to narrow the street or repave crosswalks in brick) to reduce traffic speeds and improve the safety and comfort of sidewalks and pedestrian crossings.

Near Term

- Work with Historical Society to identify and publicize walking tours/guided paths through the Olmsted district.
- Better manage existing parking spaces; create effective program with merchants for employee parking away from customer spots; establish time limit and enforce (reasonably).
- Explore demand/feasibility of shuttle service for commuting to train station through the downtown corridor and out to beaches and parks.
- More actively enforce speed limits in cooperation with Marblehead and Lynn .

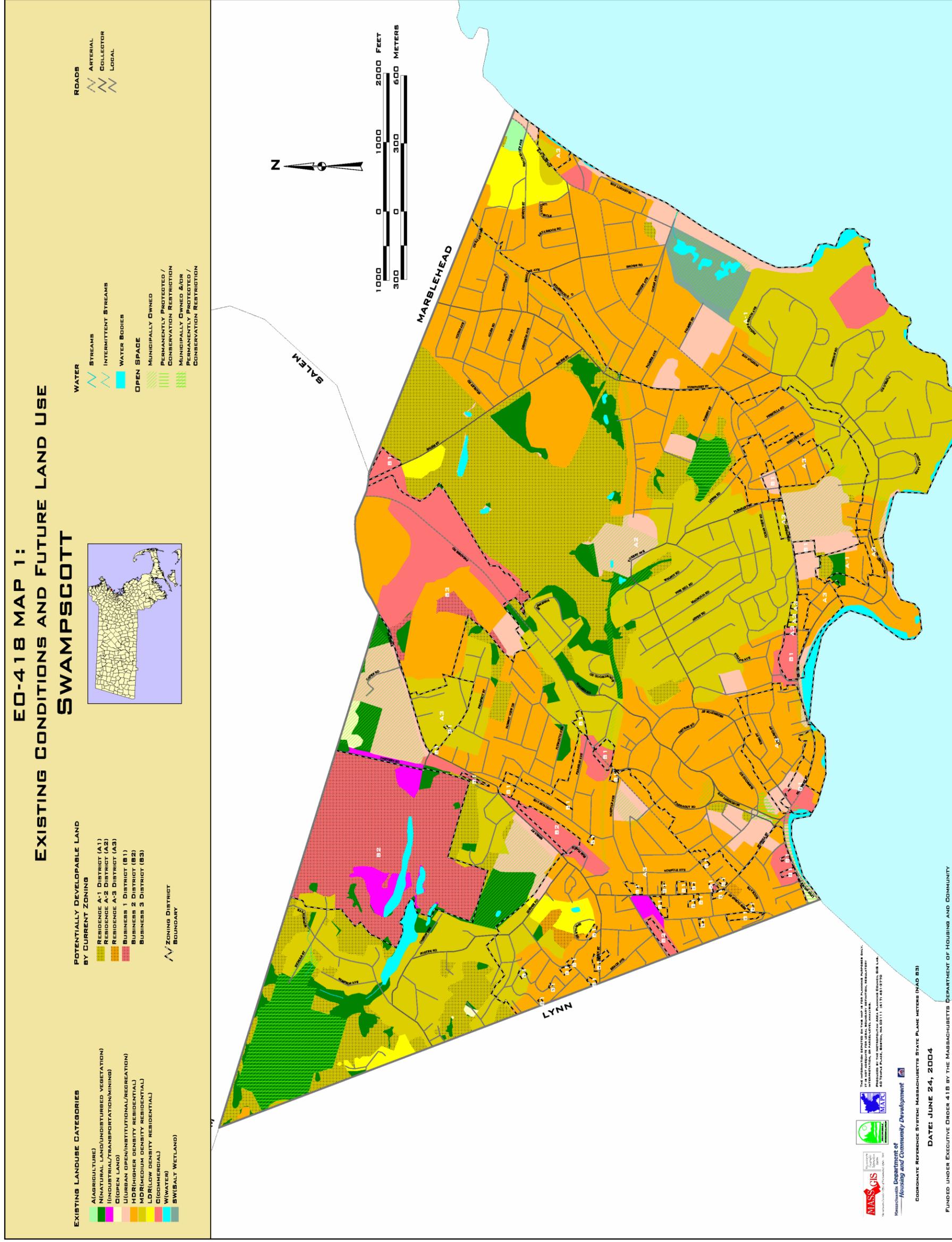
Transportation

The Central Transportation and Planning Staff (CTPS) study recommended the following strategies for Swampscott:

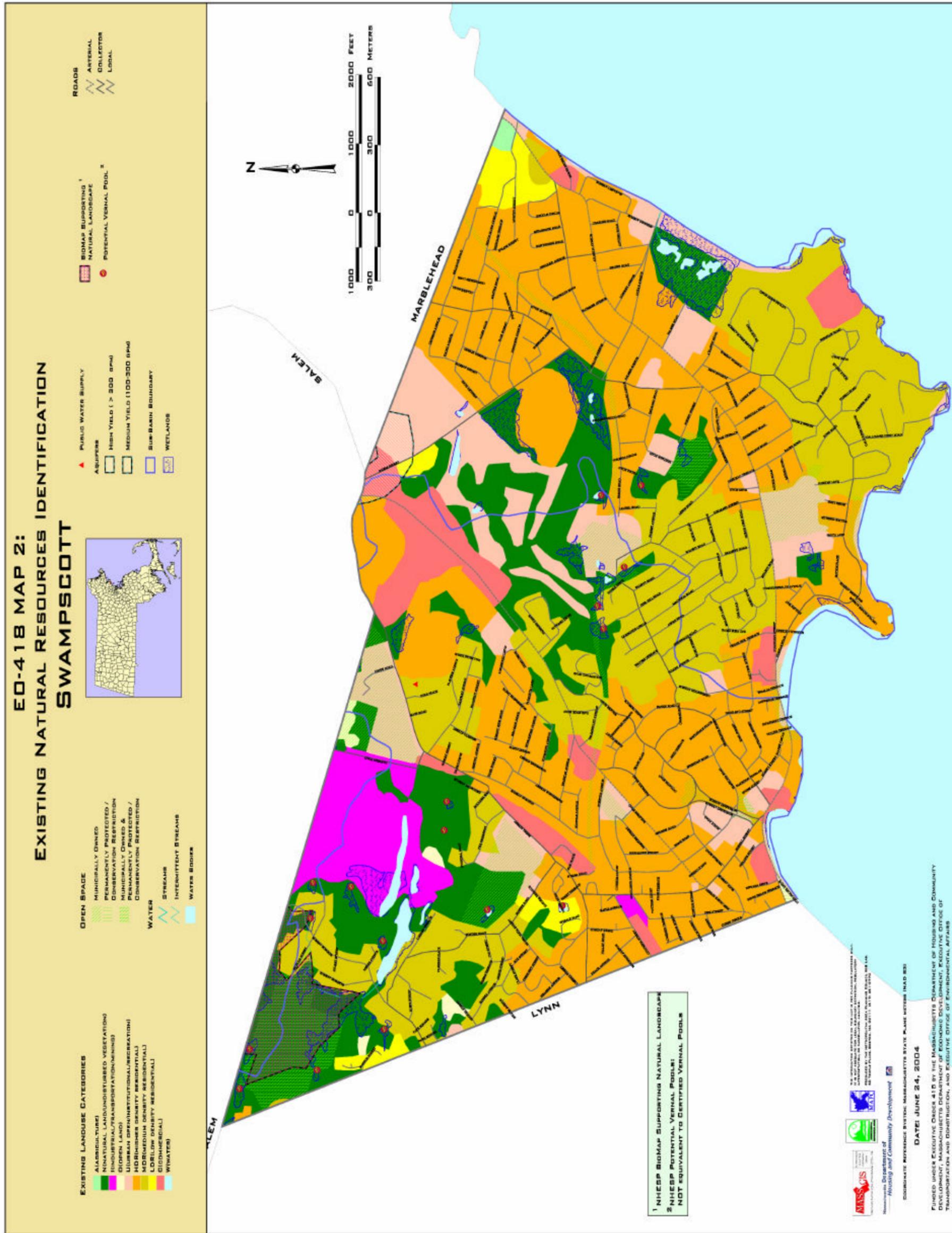
- The town should work to provide bicycle rack and storage lockers at the MBTA commuter rail station.
- Swampscott may explore adding more on-street parking in the vicinity of the commuter rail station by designating resident-only parking areas and issuing parking stickers. Alternatively, the town could install long-term parking meters in these areas for use by Swampscott residents only.
- Allow the old Swampscott Branch railroad right of way to become a trail in certain sections. Expand its current use near the High School west to Walker Street and east to Humphrey Street, if legally permissible to do so.

Please see the full CTPS Report in Appendix VI.

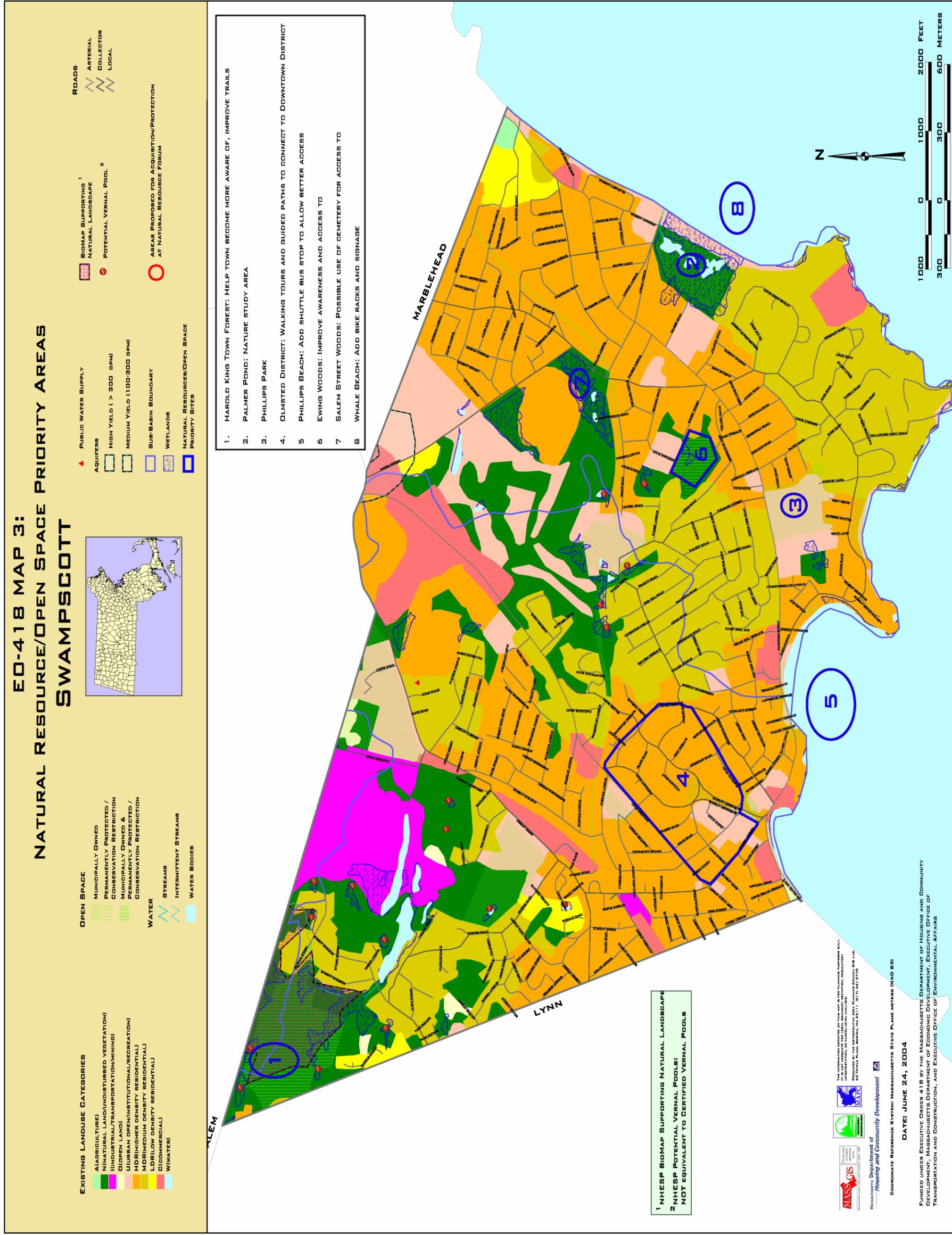
Map 1. Existing Conditions and Future Land Use



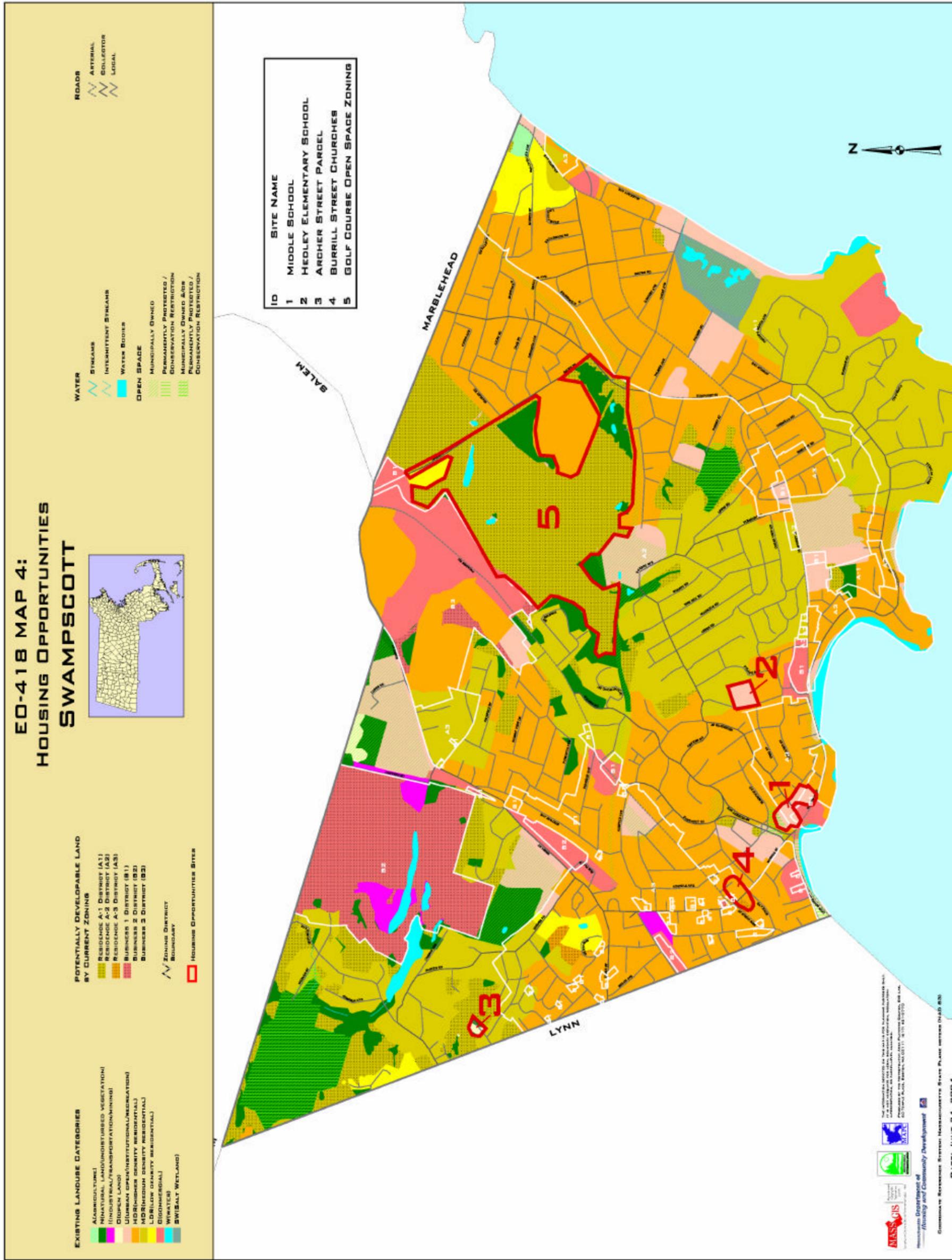
Map 2. Existing Natural Resources Identification.



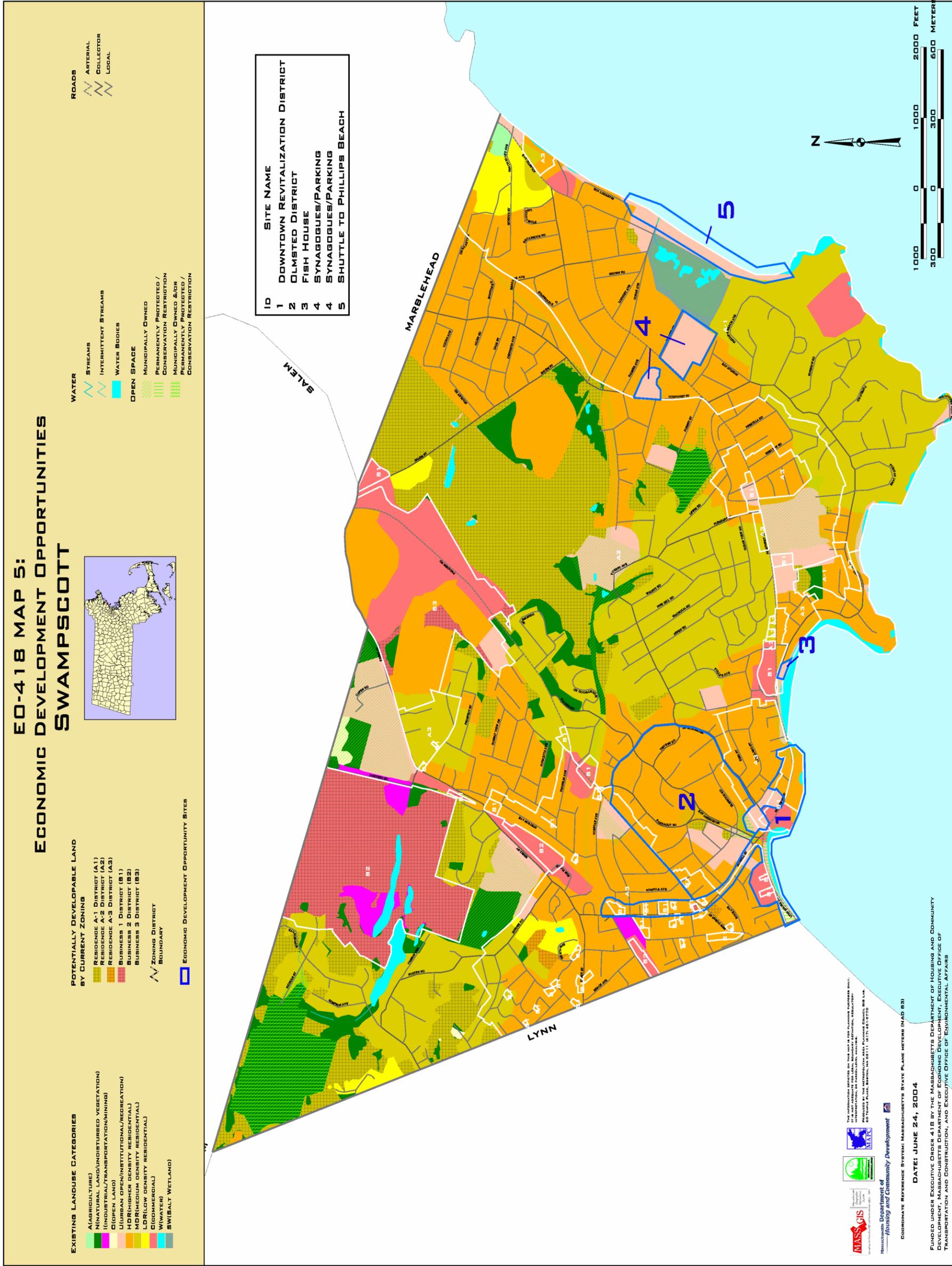
Map 3. Suggested Locations for Open Space and Natural Resource Protection.



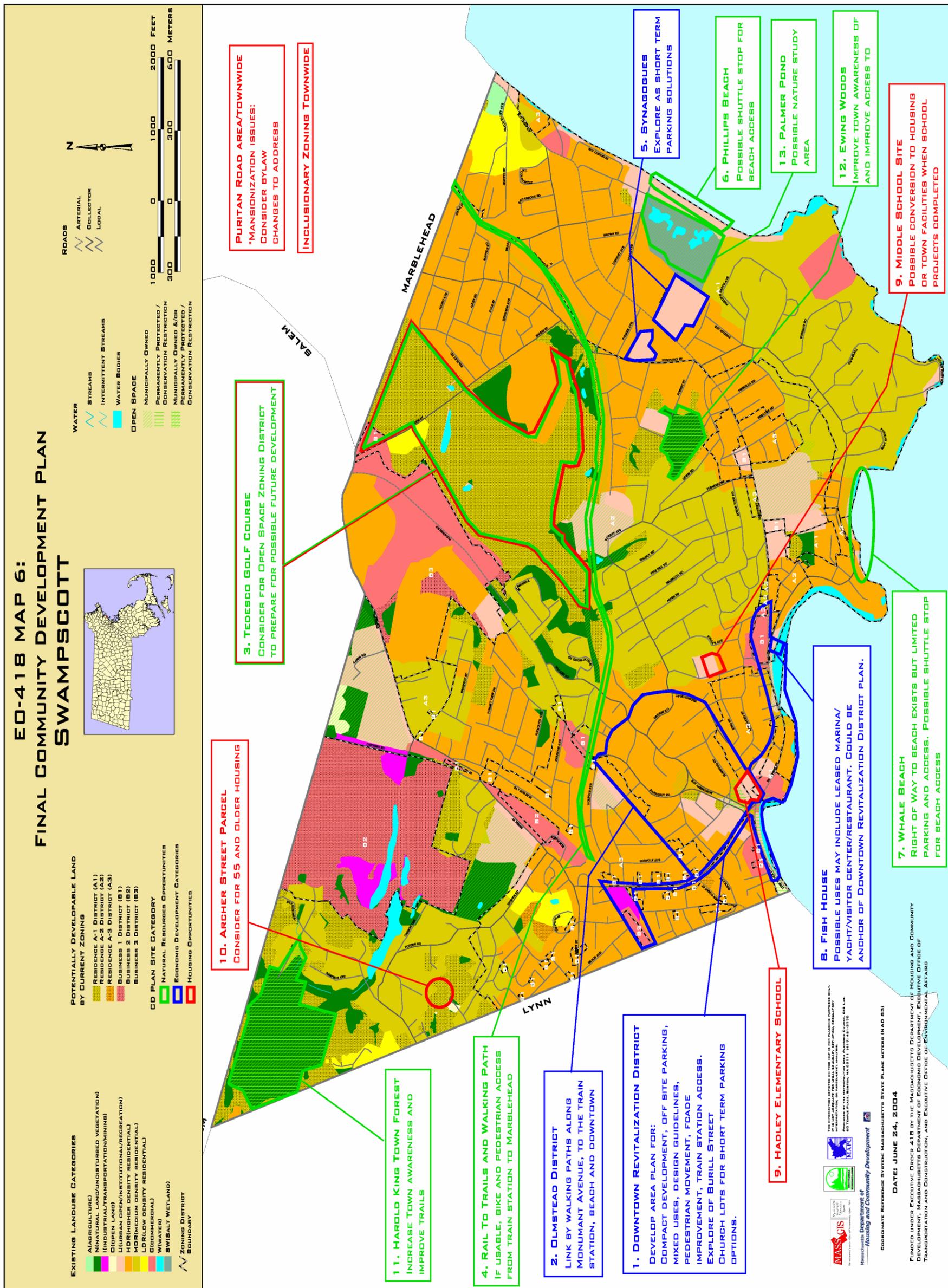
Map 4. Housing Opportunities.



Map 5. Economic Development Opportunities.



Map 6. Community Development Plan



APPENDICES

Appendix I – Results of Public Workshops

Visioning Forum

Transportation

Strengths

- Community rail (12)
- Bus transportation (1)
- Close to airport (9) access to Boston (2) = (11)
- Walk to many places in town (6)
- Traffic light system improved (1)
- Isolated (limits through office) (2)

Weaknesses

- Traffic light system timing maintenance (4)
- Through traffic in town (note: 3 streets to handle 3 towns) (7)
- No easy direct access to major interstates
- No direct public means to Logan (4)
- Insufficient parking at commuter rail (7)
- Heavy truck traffic on residential main streets (3)
- Lack of parking over all and beaches (2)
- Considerable delay on main arteries during rush hour & summer (3)
- Limited access to Boston
- Bus and commuter rail to other points of interest
- Limited service (timing) bus & commuter rail
- Lack of blue line (MBTA) to Boston (2)

- Density contributes to congestion (1)
- Lack of municipally - owned buses
- Swampscott mall contributes to congestion

Transportation

Opportunities

- Potential North Shore water access to Boston, Salem, Lynn (5)
- Pathways for beach access to other areas in town (4)
- Blue line extension to Lynn with shuttle in town (7)
- Direct access to airport (shuttle/bus) (3)
- Direct to Peabody, Danvers mall area (2)
- Examine Greater Lynn Senior Services. (expansion of service)
- Improved traffic control through turn lanes & limiting of turning during certain times (10)
- Coordinate regionally (M'head, Lynn, Salem)
- Water access to Boston from Swampscott (2)

Themes for Goal Statements

1. Access to C. Rail
or Blue Line or Water shuttle Lynn Salem
parking/schedule/shuttle services
2. In town trolley/shuttle (also to C rail)
3. Alleviate Traffic/Improve
Traffic Control
4. Pathways -walk/Bike

Economic Development

Strengths

- Vinnin square (5)
- Location to Boston (14 miles) (4)
- Ocean front (20)
- Skilled population
- Public transit (6)
- Historic buildings (10)
- Gateway to N.S.
- Close to Salem court
- Architecture/planning of neighborhoods (1)
- Proximity of Salem hospital (2)
- New H.S./School system (7)
- Multiple business districts (1)
- Economically diverse
- 93% residential property (1)
- Variety of health clubs
- Many churches/diverse religion
- Strong municipal services (1)
- Town government
- Harbor & pier (4)
- Working fish house (2)
- Good restaurants

Weaknesses

- Limited business zoning (1)
- Lack of design review (3)
- Available parking -downtown (4)
- Lack of parking at train station (2)
- Density (2)
- Poor aesthetics/lack of street scope (13)
- Lack of land/limited recreation (3)
- Excessive traffic (2)
- Odor at beach (3)
- Sewer overflows
- Lack of tax base (4)
- Resistance to change (3)
- Expensive houses (1)
- Creative zoning - lack of (9)
- Humphrey st. - lack of charm (7)
- 2nd Floor level at Vinnin Square Mall
- Opportunity to make Humphrey Street walkable (2)
- Ocean front (17)
- Shuttle from wharf (1)
- Sausalito East-waterfront restaurants (1)
- Create a walkable town center (6)
- Angle parking Humphrey Street (3)
- 7 Sisters as a model

- Adaptive re-use of buildings to bring in \$ (1)
- Historic guidelines in redevelopment (9)
- Return Humphrey St. to all residential (1)
- Wider sidewalks on H. St.
- Rail trail (1)
- Business redevelopment on Essex Street. (2)
- Waterfront recreational use (1)
- Additional floats - public
- Increase cultural opportunities (1)
- Collaborate w/ other towns on cultural (1)
- Legal place for dogs to run (3)
- Elimination of buildings to increase open space
- Review of zoning methods/districts (6)
- Olmstead subdivision - selling feature (2)
- Lynn - cross community cultural (3)
- More restaurants (1)
- Eliminate odor at beach (1)
- Extension of blue line to Lynn
- Ferry service from Lynn
- Make Swampscott a tourist destination (1)
- Support of ext. of coastal boardwalk
- Renewable energy possibilities (1)
- Walkable recreational opportunities
- Acq. of open space (2)

Top Strengths

1. Ocean front
2. Historic buildings
3. New H.S./good schools

Top Weaknesses

1. Poor aesthetics
2. Lack of vision & planning
3. Lack of creative zoning
4. Lack of charm on Humphrey St.

Top Opportunities

1. Make Humphrey St. a walkable ocean front street
2. Historic guidelines in redevelopment
3. Review of zoning methods/districts
3. Create a walkable town center from the train station to the Fish House
4. Need to define "downtown"

Opportunities

- Clean pathway from Kid's Cove →beach
- If taking of Tedesco land - par 3 golf course senior center
- Beautify Lynn/Swampscott border -sign (1) (restore)
- Working bubbler
- Clear path in Harold King forest
- Landscape public areas (2)
- Raise awareness of Olmstead District - highlight other historic district (2)

- Local landscapers improve - "adopt" an island for exchange of posting sign
- Improve harbor - make more accessible to public (8)
- Take advantage of Tedesco easement

Do first class job: -New parks
 -Landscape
 -Better fan seating
 -Restrooms

- Reuse of middle school -Younger sibling playground
 -avoid private use and undo use as community ctr. (1)
- Build bike path/rail trail/multi-use path /fitness path
- Develop/Improve Kids Cove Area - possible
- Science discovery area (pulleys/gravity)
- Leverage attached beach land (2)
- Connect beach → Kids Cove → Linscott Park (2)
 lamps? visual & physical connection
- Johnson Park - beautify- playground? restroom? use it
- Clean up beaches (8)

Natural Resources/Open Space

Strengths

- Proximity to ocean (beaches/harbor) (14)
- Olmstead District (5)
- Path along old railroad (possible path to Mblhead) (6)
- historical buildings (2)
- rebuilding fields through high school (3)

- Wetlands/biology pond (2)
- College space
- Parks phillips etc. (2)
- Diverse topography
- Forests - Ewing Woods / King Forest (3)
- Fosters Pond/Dam
- Tedesco Country Club
 - ocean views access
- athletic fields (1)

Weaknesses

- Algae smell (3)
- No open space vision (5)
- Very densely populated
- Very little open space
- Limited funding for open space
- Losing some open space to new school. Kids Cove
- Playgrounds in poor condition (6)
- No adolescent playground (skateboard, etc)
- Track subtar
- No seating for fans
- No design/land scaping in open spaces limited parking @ open spaces
- Kids Cove pkg lot needs repair
- Linscott Park in disrepair-not aesthetically pleasing
- No bathrooms @ athletic fields (1)

- No dog park/dog run
- Trash overflowing (4)
- Inconsistent lifeguard @ beaches
- Cleanliness issues @ beaches (2)
- Harbor lacks sufficient depths for larger boats & parking insufficient @ harbor
- Need more attractive/more accessible dock
- Misuse of ornamental trees - to maintain canopy/trees

Natural Resource and Open Space Themes

- Ocean
- Community
- History (preservation)
- Inclusion (seniors, children, teens)
- Using open space to bring community together
- Connect comm. w/landscape
- Treasuring gifts that we have
 - access to ocean, improving
 - landscaping, cleaning beaches
- Take pride in natural resources
- Focus on forests
- Stewardship
- Improvements)
- Consider the community
- Preservation Act and explore
- Other funding sources

- Educate the town about existing open spaces
- Ocean the most distinguishing feature
- Value of a multi-generational community center-Middle School
- Value of history of the town and preservation through education of the children
- Preserve working harbor
- Swampscott Dory – historical

Town Wide Themes

Strengths

- Beautiful Homes (1)
- Good schools (3)
- Proximity to Ocean (5)
- Older, established neighborhoods w/character (2)
- Services are convenient to neighborhoods (3)
- Town is compact (0)
- Opportunities for middle income-housing (1)
- Beautiful conservation areas
- Golf course
- Great Fire Department
- Great Police Department
- Water system is improving
- Proximity to Boston
- Parking
- Snow plowing

Opportunities

- Approval of New High School (4)
- More people will be drawn to town to continue support of school system.
- Improve housing stock through (3)
- renovation of existing houses /rehabilitation
- We need to promote more small businesses to alleviate the tax burden (6)
- Can town properties be used for affordable housing (2)
- Offer rental assistance (0)

Weaknesses

- Some homes are expensive (0)
- Not enough buildable land (2)
- Those wanting to downsize have to leave town (0)
- High taxes (2)
- Zoning restrictions are too strict (0)
- Property taxes are high (0)
- Not a lot of affordable housing (0)
- Services have recently been wt. (0)
- Potential lack of rental properties (0)
- Very little buildable available land (0)
- No "downtown" area, "old town street" (6)
- No place for younger generation to congregate (1)
- Town employees can't afford live in town (1)
- Lack of diversity (0)
- Few people know about conservation areas.

- Conservation areas lack access, trails
- Resistance to change
- Town participation lacking
- MS and HS lack in terms of after school programs (clubs, sports)
- School budget is small
- Maintenance of public facilities is lacking (e.g. Kids Cove)
- Need to rely on private funds for town development (e.g., Kids Cove)
- Lack of decent playgrounds
- Mosquito in swamp areas
- Lack of main street with character
- Traffic, bad light timing on Route 1A
- Proximity to route 128

Themes

- Desirable community as goal = reasonable taxes, high quality older neighborhoods- proximity to Boston
- provided schools are supported & small business development is encouraged
- To achieve 10% affordability

Additional Themes

- Middle School = Multigenerational community center (open space)
- Housing - 40B - what community
- Town should collaborate on cultural issues with other towns
- Issue - High property tax rate for businesses - costly to own
- How to have more Economic Development w/out impacting quality of life (increased traffic)

- Need education regarding existing public transportation
- Litter
- Lack of diversity: "Lily White"
- Precinct 1 to Highland Ave green space?
- Harold King Forest → paths ? opportunities
- Ban herbicides (e.g. Marblehead)
- Cleanliness of beaches is important
- Humphrey St. beach- no sand. Not useable
- Sand replenishment.--all beaches maintenance
- Are we a destination or origination community?
- Noise pollution (landscapers)
- Parking is a problem
- Golf course (potential benefits town can get?)
- How to bring business into town
- opps. for communication sector development in Lynn (fiberoptics cable)
- How is Tedesco golf course being taxed?
- Are there opportunities for adjusting/examining?
- Tedesco - if developed - it's gone. Public does take advantage of it in the off-season
- Water service to Swampscott? Is it undesirable?
- Rights of way to water have been closed off by property owners. Town may not know property owners. Town may not know where these are. Maybe have committee keep track of them.

What towns would you like be like or not?

No-Salisbury Beach

Yes-Portland or Castine, Maine

Yes-Sausalito, California

Newburyport - No

Salisbury Beach - no

Peabody Mall - no

What would you do if you were King or Queen?

- Don't tear down historic buildings
- Fund schools so they can accomplish their mission
- Make downtown more charming w/historic references
- Create a community center in middle school
- Buy up restaurants & homes
- Buy up Open Space
- Hold landlords accountable for their properties
- Make sidewalks
- Limit on nail salons

Why did you attend tonight?

- Historic lack of planning : wants to change that
- Seeing an opportunity to change downtown & create a center

What will tomorrow' headlines say?

- Swampscott will not be a drive through town

October 8, 2003 Natural Resources and Open Space Workshop

Goals, As Established at Visioning and Forum and Prioritized at Visioning Forum

- Ocean is biggest asset
- History and preservation are assets
- Inclusion (seniors, children, teens)
- Using open space to bring community together
- Important to connect community with landscape
- Treasuring gifts that we have
- Improving access to ocean
- Improving landscaping and cleaning beaches
- Adopt Community Preservation Act and explore other funding sources
- Educate the town about existing open space
- Preserve working harbor

Priority Areas For Open Space Protection, Recreation and Improved Management

Harold King Town Forest

Palmer Pond

Phillips Park

Olmsted District

Phillips Beach

Whales Beach

Ewing Woods

Salem Street Woods

October 16, 2003 Economic Development Workshop

Introduction

Eugene Barden, Chairman of the Swampscott Planning Board welcomed participants and described the purpose of the meeting within the context of the Town's planning process. Mr. Barden introduced Sam Cleaves and Mark Hunsberger of MAPC to lead the forum. Mr. Hunsberger then presented a profile of housing demand, supply, and affordability in Swampscott.

Housing and Economic Development Goals

Attendees next reviewed the housing-related goal and themes developed on the basis of the visioning session that kicked off the Community Development Plan process. Two additional themes were added on the basis of the discussion (*in italics below*):

Goal: *Swampscott will remain an attractive location for people to live due to its proximity to the ocean and Boston; the character of its older, established neighborhoods; convenient neighborhood services; and the new high school/school projects.*

Themes: Fulfill obligation to provide affordable housing by exploring innovative zoning and design such as mixed use redevelopment downtown

Explore allowing increased density downtown in exchange for affordable housing units

Increase the commercial tax base through downtown redevelopment to lower the residential tax burden on fixed and moderate income households

Adapt existing buildings for re-use as housing (e.g. Middle School)

Preserve and re-use historic buildings for housing or business

The discussion of the attendee's priorities related to housing focused very quickly on revitalizing Swampscott's downtown to include a mix of housing and commercial development. A suggestion was made to discuss the two topics at the same time, and the agenda was amended to immediately present the town's economic development profile, which summarized trends in the community's land use, tax base, jobs, and workforce. The presentation was followed by a review of the economic development themes from the initial visioning session, which were focused on the downtown area:

- Themes: Make Humphrey Street a walkable ocean front street
- Follow historic guidelines in redevelopment
 - Review zoning to create a walkable, vibrant town center from train station to fish house
 - Better define downtown

The group then returned to discussing their combined objectives for housing and economic development in relation to specific locations in the community. Most of this discussion focused on the group’s highest priority, the downtown, but included other potential sites for housing and economic development elsewhere in the town. Comments are summarized below, with numbers referring to locations identified on the draft Housing and Economic Development Opportunities map.

Map #	Locations & Uses
1	<p>Downtown Humphrey Street Corridor</p> <ul style="list-style-type: none"> • Improving the streetscape is key to making the downtown more successful; need to make sidewalks, street lights, landscaping, signs, and building facades more attractive and consistent and provide areas for people to sit outside and enjoy the waterfront and street life; goal is to make this a vibrant area where residents and visitors will walk to and linger • Infill developments and redevelopment should combine ground floor retail with residences on the floors above; there are some buildings like this still in the downtown, but adding more will provide a larger base of customers to attract a broader and more successful mix of retailers while increasing the Town’s supply of housing • Improve retail mix with small specialty stores, cafes / restaurants, art galleries, etc. that will cater primarily to residents, but also attract visitors; large chain stores are more appropriate to Vinnin Square area; seasonal kiosks / pushcarts could add vitality for beachfront walkers • Traffic and parking are problems downtown; cars speed on Humphrey Street when traffic is light, and during rush hour the through traffic of commuters is very heavy; there appears to be a need for more parking, but current spaces are not managed (e.g. there are no meters and no program to keep employees from tying up spaces for customers); angled parking, wider sidewalks, and traffic calming measures such as bulb-outs and visually narrowing the roadway were suggested to slow traffic and make the area

	<p>safer and more pleasant for pedestrians</p> <ul style="list-style-type: none"> • Shuttle service from the train station down Humphrey Street would make it easier for commuters to stop downtown after commuting, and for visitors to get to the retail district; service would also reduce traffic through the downtown; not clear where a remote parking lot could be located – perhaps shared use with existing Town or School-owned lots • Site of Hawthorne-by-the-Sea restaurant has great potential, but having the parking lot on the street is unattractive and makes that side of the street unappealing to pedestrians; may be appropriate to eventually return this site to its former configuration with buildings along the street and parking behind • Current scale of buildings on the street is appropriate; redevelopment with larger buildings such as high rise condominiums that block ocean views would be inappropriate • Any redevelopment along the water needs to preserve / improve public access to the water
2	<p>Olmsted District</p> <ul style="list-style-type: none"> • Attractive residential and institutional neighborhood designed by Frederick Law Olmsted • Potentially could be linked by walking paths along Monument Avenue, to the train station, beach, and downtown and serve as a draw for cultural tourists to walk from the train station, then visit downtown shops and restaurants
3	<p>Archer Street site (Housing)</p> <ul style="list-style-type: none"> • Potential housing site • Suggestion for use for age 55+ housing site using a cluster design to preserve a portion as open space; others noted that it's distance from retailers and health services would make it less desirable for older residents without some type of transportation service such as a shuttle van
4	<p>Middle School site (Housing)</p> <ul style="list-style-type: none"> • Site may become available in several years if the existing Middle School is relocated, and after the building is used for temporary classrooms during elementary school renovations
5	<p>Burrill Street</p> <ul style="list-style-type: none"> • Train station building is an asset that should be refurbished and used for a business or commuter/visitor services • Sidewalk and streetscape improvements needed along Burrill Street from train station toward the ocean to make

	walking safer and more pleasant for visitors and residents <ul style="list-style-type: none"> • Two former church buildings currently vacant could potentially be re-used for housing, retail, or a mix of both
6	Various sites owned by religious institutions <ul style="list-style-type: none"> • Two former churches on Burrill Street (above) • Two synagogues on Atlantic Avenue are discussing the possibility of merging; if that happens, one of the sites might potentially become available in the future for redevelopment for housing or mixed use

Part III: Barriers, Enablers, and Strategies

During the discussion, a list was kept of barriers and enablers affecting the Town’s ability to achieve its housing and economic development objectives. These factors, as well as suggested strategies for achieving objectives, are summarized below. They provide a starting point for developing alternative strategies and tools.

Barriers

- There is no way to legally convert a single family home to a multi-family; Humphrey Street zoning only allows for 2-family housing??
- No accessory apartment bylaw; in-law apartments exist, many illegal, but can not be permanently converted; building inspector does not have the resources to inspect and enforce compliance
- Historical resistance in the community to major land use and parking changes in the downtown
- Approval process for new businesses is not coordinated between Town boards and is time consuming
- Businesses prohibited / discouraged from the water side of Humphrey Street??
- Mixed use currently not permitted in new construction???
- On-site parking requirement may be inappropriate for small businesses downtown where lots are small and there is a lot of on-street parking

Enablers

- There is now a significant population of relative newcomers who are less resistant to change, and would like to see a more attractive downtown with a better retail mix
- The Rails to Trails Committee is looking into walking and bike for the old railroad ROW

Strategies

- Amend bylaw to allow by-right residences over retail businesses near the train station and downtown; could be through a zoning overlay district
 - Coordinated streetscape and façade programs to improve the design and consistency of commercial areas (e.g. Melrose)
 - Enforce speed limits on Humphrey Street to make it more pedestrian friendly in the near term
 - Arrange for professional planning services to help the town develop a strategy and action plan for downtown; could involve hiring a part- or full-time planner on the Town staff, contracting for consulting services, or sharing the services of a planner with another community
-

Appendix II – Natural Resource and Open Space Funding and Resources

Funding Sources

- The Massachusetts Self-Help Program assists municipalities with acquiring land for conservation and passive outdoor recreation. Depending upon a community's equalized valuation per capita decimal rank, the state reimburses 52% to 72% of the acquisition cost (www.state.ma.us/envir/dcs/selfhelp/default.htm).
- The Federal Land and Water Conservation Fund is administered by the State Division of Conservation Services for the acquisition and development or renovation of park, recreation or conservation land. The program reimburses 50% of the total cost of public outdoor recreation projects with a maximum award limit of \$150,000. See www.state.ma.us/envir/dcs/LandWater/default.htm.
- The Massachusetts Greenways and Trails Demonstration Grant Program is administered by the Department of Environmental Management for the planning and construction of trails and greenways. The maximum grant award is \$3,000. See www.state.ma.us/dem/programs/greenway/grants.htm for more information.
- Information on the Recreational Trails Program can be found at www.state.ma.us/dem/programs/trails/grants.htm.
- TEA-21 Transportation Enhancement Funds can be used to fund acquisition of trails, scenic easements, pedestrian and bicycle facilities. www.state.ma.us/mhd/publications/other.htm.
- The Manomet Center for Conservation Services has a comprehensive grants directory for open space conservation at www.manomet.org/regional/resources. This includes government sources and private funding sources.
- Kodak American Greenways Award Program (www.conservationfund.org/?article=2106)
- Fields Pond Foundation (www.fieldspond.org)
- Numerous grants are available for natural resource protection from national foundations. Often they are only available to non-profits. The town should work closely with the Swampscott Open Land Trust to see if there are opportunities apply for grant. Examples of grants include: Timberland (www.timberland.com/cgi-bin/timberland/timberland/candj/tim_index.jsp); New England Grassroots Environment Fund (www.grassrootsfund.org); and REI's Outdoor Recreation Grant (www.rei.com/aboutrei/gives02.html?stat=side_32).

Regulatory Techniques

Towns can adopt regulatory techniques to protect open space, while accounting for new development. A community must determine which techniques are most appropriate to meet its needs. Examples include:

- Transfer of Development Rights bylaws have been successfully used in Falmouth, where development has been increased on a parcel which had access to town water, and eliminated on a parcel in an environmentally sensitive location.

- Require Cluster or Open Space subdivision within specified areas of town for resource protection (e.g., Amherst, in Aquifer Protection and Farmland Protection Districts).
- Bylaws specifying a maximum amount of lot disturbance on large lots (e.g., Sharon: 30,000 sq. ft limit on 60,000 sq. ft. lots).
- Wildlife Habitat Corridor Overlay District, to allow development but also require maintenance of habitat corridors (e.g., Falmouth). Options include low density development, cluster, or alternative special permit for smaller lot sizes.

Appendix III – Additional Housing Strategies and Housing Resources

This matrix lists a comprehensive menu of strategies that the town may wish to refer to in the future.

Develop leadership and organizational, planning, and administrative capacity	
Strategy	Description / Rationale
Establish a strong public commitment to housing	Obtain strong and visible support from elected leaders to meet housing needs for all income levels
Form a housing committee or housing partnership	Ideally, impetus should come from interested citizens, with active support of chief elected officials. Committee should be appointed & endorsed by these officials & its mission agreed upon. Staff should be assigned.
Hire housing professional or designate staff person responsible for housing	To assist & guide housing committee, liaison to other planning functions, coordinate & lead housing efforts, & enable community to proactively promote housing
Build coalitions with other groups & partners	E.g., chambers & business associations, religious groups, social service & human service providers, & advocates
Develop a proactive housing policy	Policy establishes commitment & guides action. Should be integrated with other local policies & inform zoning goals & provisions
Housing Development Non-Profit	Form a housing development non-profit or work with an existing non-profit with skills in housing development, rehabilitation, & financing. A non-profit would provide access to additional funding sources & provide development expertise
Form a Community Land Trust (CLT)	A CLT is a member-controlled non-profit that acquires & holds land but sells or rents housing on it to residents. Reduces cost of housing by removing land costs from housing equation; limits increases in future housing costs. Ensures permanent affordability
Undertake a public education campaign	Educate people about what is “affordable,” how housing affects local citizens & the region’s economy, ability to attract & retain workers
Simplify, streamline regulations and procedures	Can aid production generally or act as incentive for affordable housing. E.g., reduced fees.
Include explicit housing goals in zoning bylaw	Goals set the stage for specific provisions

Preserve existing housing stock, including existing affordable units, and adapt existing housing stock to meet changing needs	
Strategy	Description / Rationale
Develop a system to track and pursue tax title property	The town can abate up to 75% of the taxes and 100% of the interest if tax delinquent properties are turned into affordable housing (for households earning up to 120% of the area median income and kept affordable for at least 45 years).

Facilitate production of new housing units through redevelopment of vacant or underutilized buildings	
Strategy	Description / Rationale
Work with the Housing Authority to see if there are opportunities to add units at current developments.	If federal funding is not available, the town may need to seek funding sources.
Allow accessory apartments, accompanied by an “amnesty program” for existing units & affordability provisions	Makes more efficient use of existing buildings; promotes affordability. Helps tenant & owner: owner gets added income, potential upkeep assistance. Can be structured with incentives for affordability. Amnesty could also apply to undeclared duplex & multi-family.
Develop an Affordable Housing Plan under 40B Planned Production Program	Communities develop a plan pursuant to DHCD guidelines and request certification of compliance by demonstrating that low and moderate income housing has increased by at least ¾ of 1% of total year round housing units during the calendar year for which certification is requested. Once certified, the town may deny comprehensive permit applications for a year; if they have produced 1.5%, they may deny applications for 2 years.

Work Regionally to Meet Housing Needs	
Strategy	Description / Rationale
Regional Coalitions	Regional coalitions advocate for housing, undertake public information/education campaigns, & serve other purposes. The MetroWest Affordable Housing Coalition, formed by clergy, legislators, & others, has over 50 members from 25 community & faith-based organizations, local businesses, etc. They have been raising awareness & stimulating public dialogue about the lack of affordable housing & encouraging solutions.

Regional cooperation among non-profits or housing authorities	To eliminate redundancies or fill service delivery gaps. Some local housing authorities provide services to neighboring communities. E.g., Hudson Housing Authority provides rental assistance, LIP program resales, & lotteries services to Stow on a fee basis. Housing authorities also informally share equipment, computer technical assistance, etc. Statewide legal & supportive services are available centrally to housing authorities.
Regional non-profits, housing partnerships, land trusts, & housing trust funds	Community Land Trust of Cape Ann (CLTCA) is a private non-profit to create affordable housing & provide stewardship of land. It retains title to the land, keeping housing permanently affordable. CLTCA has purchased several buildings, rehabbed them, & sold or rented units at affordable prices. There is also a North Shore Housing Trust Fund.
Regional funding campaign	Could tap private donations, businesses & business associations, private foundations, religious organizations, etc., for specific clientele or development or for regional trust fund.
Housing services consortiums	Some housing support services are provided regionally through regional non-profits, CAP agencies, etc.
Potential opportunities under 40B proposed legislation	Option 1 is project-specific; contiguous communities could collaborate to share infrastructure costs associated with housing growth & benefits of housing growth, as reflected in attainment of housing goals. Option 2 is a broader opportunity for contiguous communities to plan proactively & collaborate in addressing regional housing needs. It creates a pilot program for up to 3 housing regions.

Additional Resources

- MAPC, *Local Housing Checklist*, at www.mapc.org
- Citizens' Housing & Planning Association (CHAPA) provides many useful resources, especially *Taking the Initiative: A Guidebook on Creating Local Affordable Housing Strategies*. Call (617) 742-0820 or visit www.chapa.org
- Department of Housing and Community Development, www.state.ma.us/dhcd
- For information on expiring use properties, contact CEDAC at (617) 727-5944 or www.cedac.org
- Local Banks
- Mass. Housing Partnership (MHP) for project-specific technical assistance, identification & packaging of financial resources, rental financing, homeownership programs, technical publications, examples of local strategies, etc. Visit www.mhp.net or call (617) 338-7686.
- MassHousing is the state affordable housing bank. It lends at below market rates to support rental and homeownership opportunities for low-to-moderate income households in Massachusetts. Call 617-854-1000 or visit www.masshousing.com.

Appendix IV – Additional Information on Accessory Apartments

An accessory apartment is generally a second, subordinate dwelling unit within a single-family house. Accessory units provide rental opportunities for tenants, added income for owners, and more efficient use of space. For older homeowners, tenants may offer additional benefits by assisting with chores or yard work and providing a sense of security.

Other accessory dwelling units (ADUs) may involve the reuse or adaptation of secondary structures – e.g., barns, garages, or carriage houses – on the same lot but in a separate structure. The same general principle applies to the conversion of large, single-family residences to two or more unit structures. In all these variations, units provide similar benefits.

Many communities allow accessory units in some or all residential zoning districts, sometimes by right and sometimes by special permit, usually with some restrictions on size and appearance, and occasionally with provisions to encourage affordable rents, income eligibility of tenants, and inclusion of units in the state’s Chapter 40B Subsidized Housing Inventory.

There are also illegal accessory units that remain “under the radar.” Some communities have taken steps to legalize these units by enacting “amnesty” provisions to encourage code compliance and more affordable housing.

The examples below show how local communities have used these approaches and how they have designed programs to ensure that units “count” toward Chapter 40B.

Lexington – Amnesty and Encouragement

Lexington set up an amnesty program as part of a larger program to encourage accessory apartments. According to Lexington’s 1983 by-law, the purpose of accessory units is to:

- Increase the number of small dwelling units available for rent in the town,
- Increase the range of choice of housing accommodations,
- Encourage greater diversity of population with particular attention to young adults and senior citizens, and
- Encourage a more economic and energy-efficient use of the town's housing supply while maintaining the appearance and character of the town's single-family neighborhoods.

When Lexington passed the by-law, the amnesty provision allowed a two-year period in which to get a certificate of occupancy for a non-conforming second dwelling unit. In 1988, it provided for a way to legalize a dwelling unit in an accessory structure. According to the building commissioner, by June of 1987 the town had received and reviewed 265 applications, and 234 were determined to be legal units. The remaining 31 were awaiting either special permits, repairs to bring them into compliance with the State Building Code, or additional research to verify their history. Of the 265 units, only 27

would be considered accessory apartments; the others were classified as two-family houses.

Lexington also has fairly lenient rules regarding existing units and creation of new units. Their requirements, for example, limit the accessory unit to two bedrooms but do not specify the number of people who may live in it. They require only one parking space for the accessory unit and specify that only one parking space have direct access to the street.

How Affordable Accessory Apartments can “Count” Under 40B

To encourage local affordable housing initiatives, the state has designed a Local Initiative Program (LIP) setting forth requirements and standards for units that will qualify as low or moderate income housing on the Subsidized Housing Inventory. Under this program, affordable accessory apartments would be considered “Local Initiative Units” or “LIP Only” units and would need to meet State Sanitary Code requirements, be occupied by a household earning no more than 80 percent of the area median income, and be subject to a Use Restriction of at least 15 years. The latter may be revocable upon sale of the principal residence.

Requirements are detailed in state regulations – 760 CMR 45.00 (especially 45.03). They cover the need for local action, income and asset limits, affordability, use restrictions, reporting, and nondiscrimination in tenant and buyer selection.

Barnstable Example. Barnstable has a by-law that links accessory dwelling units to affordability and is designed to ensure that the units “count” toward the 40B Subsidized Housing Inventory. It applies to both new and existing accessory units. New units are limited to single units in single-family homes, while existing units may also include more than one unit in a multi-family structure or in a detached structure such as barn, carriage house, or garage. The original by-law was amended to allow construction of new units attached to existing structures as well as conversion of existing structures. The text of the by-law appears below.

The intent of the law is to bring unpermitted units into compliance and to encourage the use of existing dwellings to create additional affordable housing. To comply with state law, Barnstable established a local Chapter 40B program which helps owners of accessory units by waiving certain fees, assisting with the process, and identifying funds for rehabilitation. To qualify for amnesty or to receive a permit for new units, properties must meet several criteria and owners must agree to rent to people with incomes under 80% of median, charge affordable rents, and execute a deed restriction to ensure affordability. Barnstable also uses CDBG money for grants to assist with code compliance and to monitor program compliance (i.e., income verifications and rent restrictions).

In the three years of the program, over 60 units have been approved for inclusion in the 40B Inventory. According to the town, the program is spurring creation of new units, with the greatest interest in the conversion of detached structures.

Scituate Example. More recently, Scituate has proposed revisions to its Zoning By-Law to encourage affordable accessory apartments and to ensure that they will “count” on the Chapter 40B Subsidized Housing Inventory consistent with the most recent regulations and guidance from the state’s Department of Housing and Community Development (DHCD). They are probably the most up-to-date in terms of consistency with DHCD guidance. Their proposed by-law is below.

**TOWN OF BARNSTABLE
ACCESSORY DWELLING UNIT & AMNESTY PROVISIONS**

ARTICLE LXV - Comprehensive Permits for Pre-Existing and Unpermitted Dwelling Units and for New Dwelling Units in Existing Structures.

1.0: Intent and Purpose.

1.1 The intent of this Ordinance is to provide an opportunity to bring into compliance many of the currently unpermitted accessory apartments and apartment units in the Town of Barnstable, as well as to encourage the use of existing dwellings to create additional affordable housing.

1.2 This Ordinance recognizes that although unpermitted and unlawfully occupied, these dwelling units are filling a market demand for housing at rental costs typically below that of units which are and have been, lawfully constructed and occupied.

1.3 It is in the public interest and in concert with its obligations under state law, for the Town of Barnstable to offer a means by which so-called unpermitted and illegal dwelling units can achieve lawful status, but only in the manner described below.

1.4 It is the position of the Town of Barnstable that the most appropriate mechanism for allowing for the conversion of unlawful dwelling units to lawful units is found in GL c.40B, ss. 20-23, the so-called “Comprehensive Permit” program. This provision of state law encourages the development of low and moderate-income rental and owner occupied housing and provides a means for the Board of Appeals to remove local barriers to the creation of affordable housing units. These barriers include any local regulation such as zoning and general ordinances that may be an impediment to affordable housing development.

1.5 The Local Comprehensive Plan states that the town should commit appropriate resources to support affordable housing initiatives. Under this ordinance, the town commits the following resources to support this affordable housing initiative:

- a. Waiver of fees for the inspection and monitoring of the properties identified under this ordinance;

- b. Designation of town staff to assist the property owner in navigating through the process established under this ordinance;
- c. To the extent allowable by law, the negative effect entailed by the deed restriction involved will be reflected in the property tax assessment, and
- d. To assist property owners in locating available municipal, state and federal funds for rehabilitating and upgrading the properties identified under this ordinance

1.6 The Local Comprehensive Plan supports, in conjunction with a variety of other strategies, the conversion of existing structures for use as affordable housing.

1.7 Through the creation of a local Chapter 40B program, which uses state and federal subsidies, the town can create a mechanism to utilize existing structures for the creation of affordable housing units that is consistent with the town's identified housing needs.

2.0: Creation of Local Chapter 40B Program:

As part of the town's efforts to create the type of affordable housing that best meets the needs of the town and its residents, the town manager and staff designated by the town manager, shall establish a screening process and criteria for the preexisting and unpermitted units described herein, as well as for new units in existing structures, as part of a local Chapter 40B program which program will provide the state or federal subsidy necessary to establish standing under Chapter 40B for units being created and/or permitted in existing dwellings and structures.

3.0: Amnesty Program

Recognizing that the success of this Ordinance depends, in part, on the admission by real property owners that their property may be in violation of the zoning ordinances of the town, the town hereby establishes the following Amnesty Program:

3.1: The threshold criteria for units being considered as units potentially eligible for the Amnesty Program are:

- a) Real property containing a dwelling unit or dwelling units for which there does not exist a validly issued variance, special permit or building permit, does not qualify as a lawful, non-conforming use or structure, for any or all the units, and that was in existence on a lot of record within the Town as of January 1, 2000; or
- b) Real property containing a dwelling unit or dwelling units which was in existence as of January 1, 2000 and which has been cited by the Building Department as being in violation of the zoning ordinance and

(c) The property owner has the burden of demonstrating to the Building Commissioner that the criteria in either paragraphs (a) and/or (b) have been satisfied.

d) If any dwelling unit or units identified herein are occupied during the period of time when amnesty is in effect, said unit must be inspected by the entity designated by the town manager and found to be in conformance with the State Building Code and State Sanitary Code.

3.2: Procedure for Qualifying for Amnesty for Units that Meet Threshold Criteria:

a) The unit or units must either be a single unit accessory to an owner occupied single family dwelling or one or more units in a multifamily dwelling where there exists a legal multifamily use but one or more units are currently unpermitted;

b) The unit(s) must receive a site approval letter under the town's local chapter 40B program;

c) The property owner must agree that if s/he receives a comprehensive permit, the unit or units for which amnesty is sought will be rented to a person or family whose income is 80% or less of the Area Median Income (AMI) of Barnstable-Yarmouth Metropolitan Statistical Area (MSA) and shall further agree that rent (including utilities) shall not exceed the rents established by the Department of Housing and Urban Development (HUD) for a household whose income is 80% or less of the median income of Barnstable-Yarmouth Metropolitan Statistical Area. In the event that utilities are separately metered, the utility allowance established by the Barnstable Housing Authority shall be deducted from HUD's rent level.

d) The property owner must agree, that if s/he receives a comprehensive permit, that s/he will execute a deed restriction for the unit or units for which amnesty is sought, prepared by the Town of Barnstable, which runs with the property so as to be binding on and enforceable against any person claiming an interest in the property and which restricts the use of one or more units as rental units to a person or family whose income is 80% or less of the median income of Barnstable-Yarmouth Metropolitan Statistical Area (MSA).

e) Upon receiving the site approval letter under 3.2(b) above, the property owner shall within three (3) months file an application for a comprehensive permit under the local Chapter 40B program with the Barnstable Zoning Board of Appeals.

3.3: Obtaining Amnesty and Duration.

a) No zoning enforcement shall be undertaken against any property owner who demonstrates that s/he meets the threshold criteria under section 3.1 and further

demonstrates that s/he is proceeding in good faith to comply with the procedures under Section 3.2 to obtain a comprehensive permit.

b) Any protection from zoning enforcement under this ordinance shall terminate when: 1) A written determination is issued under the local Chapter 40B program that the criteria under Section 3.2 and the local Chapter 40B program cannot be satisfied; or 2) it is determined that the property owner is not proceeding diligently with his/her Chapter 40B application; or 3) the property owner's Chapter 40B application is denied. A person is deemed "not to be proceeding diligently" if s/he does not receive a comprehensive permit within twelve months from the date of issuance of the site approval letter under the local Chapter 40B program.

c) This amnesty program shall be reviewed by the town council no later than October 1, 2003.

4.0: New Accessory Units in Single Family Owner Occupied Dwellings.

For a proposed new unit to be eligible for consideration under the local chapter 40B program, it must be a single unit accessory to an owner occupied single-family dwelling and comply with the following:

a) The unit(s) must receive a site approval letter under the town's local chapter 40B program;

b) The property owner must agree that if s/he receives a comprehensive permit, the accessory dwelling unit will be rented to a person or family whose income is 80% or less of the Area Median Income (AMI) of Barnstable-Yarmouth Metropolitan Statistical Area (MSA) and shall further agree that rent (including utilities) shall not exceed the rents established by the Department of Housing and Urban Development (HUD) for a household whose income is 80% or less of the median income of Barnstable-Yarmouth Metropolitan Statistical Area. In the event that utilities are separately metered, the utility allowance established by the Barnstable Housing Authority shall be deducted from HUD's rent level.

c) The property owner must agree, that if s/he receives a comprehensive permit, that s/he will execute a deed restriction for the unit, prepared by the Town of Barnstable, which runs with the property so as to be binding on and enforceable against any person claiming an interest in the property and which restricts the use of the one unit as a rental unit to a person or family whose income is 80% or less of the median income of Barnstable-Yarmouth Metropolitan Statistical Area (MSA).

d) Upon receiving the site approval under 4(a) above, the property owner shall file an application for a comprehensive permit under the local Chapter 40B program with the Barnstable Zoning Board of Appeals.

5.0: Quarterly Reporting.

The Town Manager shall report to the Town Council no less than quarterly as to the use of this ordinance, paying particular regard to the level of participation.

Approved by a vote of the Town Council on November 16, 2000, by a rollcall vote of 9 Yes 1 Abstain.

**Proposed Scituate Zoning Bylaw Revision – 3/13/04 Annual Town Meeting
REVISE AFFORDABLE ACCESSORY DWELLING PROVISIONS**

1. Amend Section 200, Definitions, by adding the following new definitions:

Affordable Accessory Dwelling

An accessory dwelling that is affordable to and occupied by a low- or moderate-income household, meets the definition of low- or moderate-income housing at 760 CMR.30.02, and is eligible for inclusion in the Chapter 40B Subsidized Housing Inventory through the Local Initiative Program.

Low- or Moderate-Income Household

A household with income at or below 80% of area median income, adjusted for household size, for the metropolitan or non-metropolitan area that includes the Town of Scituate as determined annually by the U. S. Department of Housing and Urban Development (HUD).

Local Initiative Program

A program administered by the Massachusetts Department of Housing and Community Development (DHCD) pursuant to 760 CMR 45.00 to develop and implement local housing initiatives that produce low- and moderate-income housing.

Maximum Affordable Rent

Monthly rent, exclusive of utilities, that does not exceed 30% of the monthly income of a household earning 70% of area median income based on household size, except that if the dwelling unit receives a state, federal or local subsidy, the maximum rent may be as allowed by the subsidy program so long as the tenant share of rent does not exceed 30% of the monthly income.

Subsidized Housing Inventory

The Department of Housing and Community Development Subsidized Housing

Inventory provided in 760 CMR 31.04.

Qualified Renter

A low or moderate-income household that rents and occupies an affordable accessory dwelling unit.

2. Delete the present Sections 530.5 and 530.6 and replace them with the following:

530.5 Affordable Accessory Dwellings

A. Purpose

The purposes of this bylaw are to encourage accessory dwellings that are affordable to low or moderate-income households and that qualify for inclusion in the Subsidized Housing Inventory under G.L. c.40B, Sections 20-23, as low- or moderate-income housing units.

B. Applicability

An affordable accessory dwelling shall be permitted in the A-1, A-2 and A-3 Residence Districts and the Business District provided that the dwelling complies with the requirements of this bylaw.

C. Relationship to Site Plan Review

An application for an affordable accessory dwelling permit shall be subject to site plan review under Section 730.

D. Basic Requirements for Affordable Accessory Dwellings

The following requirements apply in all zoning districts in which an affordable accessory dwelling is permitted:

1. No more than fifteen new permits for affordable accessory dwellings shall be issued in a single calendar year.
2. The affordable accessory dwelling must comply with low- or moderate-income housing regulations and guidelines of the Local Initiative Program (LIP), 760 CMR 45.00, et seq., in effect on the date of application for a building permit.
3. The affordable accessory dwelling must be rented to and occupied by a qualified renter as defined in Section 200.
4. The monthly rent shall not exceed the maximum affordable rent for a household of appropriate size for the accessory dwelling unit.

5. The affordable accessory dwelling shall be secured by an affordable housing use restriction or a regulatory agreement and declaration of restrictive covenants effective for a minimum of fifteen (15) years, recorded at the Registry of Deeds, in a form that meets the approval requirements of the Local Initiative Program.

6. The owner of the structure with an affordable accessory dwelling shall certify annually to the Scituate Housing Authority or its designee, or another entity determined by the planning board, that the dwelling is occupied by a qualified renter and the rent is equal to or less than the maximum affordable rent. Failure of the owner to comply shall be deemed a violation of this bylaw and subject to the enforcement provisions of Section 930.

7. The affordable accessory dwelling shall clearly be a subordinate part of the single-family dwelling or business use.

8. Two private off-street parking spaces shall be available for use by occupants of each affordable accessory dwelling.

9. The affordable accessory dwelling must be designed so that the appearance of the building remains unchanged to the maximum extent practical. Unless otherwise required by the Massachusetts Building Code, any new exterior stairs needed to provide primary or secondary means of egress for the affordable accessory dwelling shall be located on the side or rear of the building.

10. The design and size of the affordable accessory dwelling shall conform to all applicable standards in the building, plumbing, electrical, mechanical, fire, health and any other applicable codes

11. The septic system serving the lot shall meet current Title V regulations and shall be reviewed and approved by the board of health.

E. Additional Requirements for Affordable Accessory Dwellings in a Residence District

In addition to the requirements of 530.5 (D), an affordable accessory dwelling permitted in a Residence District must meet the following:

1. The accessory dwelling must be located within the interior of and under the same roof as a single-family home or in a structure attached thereto, except that on conforming lots in Residence A-1 and A-2, the accessory dwelling may be located in a detached structure on the same premises as a single-family home, such as a garage or barn.

2. The lot must conform to the minimum lot area, width and frontage requirements of Section 610.

3. Not more than one affordable accessory dwelling unit shall be permitted in a single-family home or in an attached or detached structure on the same premises.
4. For an affordable accessory dwelling in a single-family home or on the same premises as a single-family home, the owner must occupy one of the units as a permanent legal residence.
5. The living space in an affordable accessory dwelling shall not exceed a maximum of seven hundred and fifty square feet or forty percent of the gross floor area of the single-family home, whichever is greater, and shall contain no more than two bedrooms. For purposes of this section, the computation of maximum floor area shall be limited to the principal residence and shall exclude the floor area in an attached or detached structure.

F. Additional Requirements for Affordable Accessory Dwellings in a Business District

In addition to the requirements of 530.5 (D), an affordable accessory dwelling permitted in a Business District must meet the following:

1. No more than three affordable accessory dwellings may be permitted created in any one building.
2. The dwelling must be located above the first floor or street level of a structure used principally for businesses, except that one affordable accessory dwelling may be located on the first floor if:
 - a. The primary entrance to the dwelling is on an elevation other than the front elevation facing the street, and
 - b. The dwelling unit has direct access to the parking spaces associated with it, and
 - c. The unit is accessible to persons with disabilities, determined by the building commissioner to meet applicable regulations of the Massachusetts Architectural Access Board for dwelling unit interiors, entrances, accessible routes and parking, and
 - d. The unit is occupied by a qualified renter household with one or more persons with disabilities or a qualified renter household of persons over fifty-five years of age.

G. Affordable Accessory Apartment by Special Permit

1. The planning board may waive the requirements of Section E or Section F above by issuing a special permit for an affordable accessory dwelling. Application for a special permit for an affordable accessory dwelling shall be in accordance with the procedures of

Section 530.3.

2. The planning board retains the right to revoke a special permit issued hereunder if the applicant violates any provision of this Bylaw or any condition imposed upon the issuance of the special permit. Revocation may occur only after a hearing held on notice to the applicant.

H. Occupancy Permit

1. No occupancy permit shall be issued for an affordable accessory dwelling until the applicant submits the following documentation to the Planning Board, who shall notify the Building Commissioner that it has been provided:

- a. A copy of the affordable housing use restriction or regulatory agreement and declaration of restrictive covenants, signed by the owner and the town, the original of which must be filed at the Registry of Deeds.
- b. A certificate of approval from the Massachusetts Department of Housing and Community Development.
- c. A notarized affidavit from the owner of the property, verifying that the unit will be occupied by a qualified renter, that the owner will provide annual certification of compliance with this bylaw as required in Section D.6 above, and in the case of an affordable accessory dwelling in a single-family home, that the owner will occupy one of the dwelling units on the premises except in bona fide emergencies.

3. Amend Sections 420.1 and 420.2 as follows below:

Section 420.1 Permitted Uses

Insert after subsection J a new subsection K with the following words, and re-letter the existing subsections K-M as L-N:

K. Affordable accessory dwelling, subject to Section 530.5

Section 420.2 Uses Permissible by Special Permit

Insert new sections O and P, as follows:

O. Accessory dwelling, subject to Section 530

P. Affordable accessory dwelling, subject to Section 530.5 G

Appendix V – Additional Information on Regional Housing Strategies and Examples

Regional HOME Consortiums

Many communities that do not have direct access to federal housing funds gain access by joining a consortium with abutting communities. There are four existing consortiums in the MAPC region. Quincy, the smallest, serves only two communities. North Shore, to which Swampscott belongs, based in Peabody, serves 28. Consortiums determine whether to accept additional communities.

Access to federal money gives communities a predictable source of funds, greater control over housing development, and more resources to create and maintain affordable housing. HOME funds can be used for first-time homebuyer assistance, rental rehabilitation, or development of rentals or condos, including acquisition and redevelopment of existing properties; a fixed percentage must go to a qualified non-profit.

For development and redevelopment projects, funds are typically used to fill funding gaps, leveraging funding and financing from a number of sources, including MHP, DHCD, MassHousing, and others. The North Suburban HOME Consortium, for example, has used HOME funds as part of the financing package to develop assisted care facilities (projects included financing from MassHousing and tax credits); support the Housing Corporation of Arlington in acquiring two-family homes for permanent, affordable rental housing; and assisted Caritas Communities, Inc. in redeveloping existing properties for single-room occupancy.

Regional Coalitions

Regional Coalitions can advocate for housing and undertake public information and education campaigns. Examples include:

- ***MetroWest Affordable Housing Coalition.*** This is a group of over 50 individuals representing 25 community and faith-based organizations, local businesses, and concerned citizens. They have been working together to raise awareness and stimulate public dialogue about the lack of affordable housing within their communities and to encourage solutions to address this problem. They have held a series of public forums. They recently sponsored a Candidates' Forum on Affordable Housing, asking "How will our next state senator help solve the Housing Crisis?" Church groups and legislators were prime movers in forming the coalition.
- ***Bolton, Lancaster, & Stow.*** These towns have held meetings to share information and opportunities for shared resources.

Hiring Circuit-Riders or Sharing Staff and Expertise

- Housing planning assistance
- Expertise

- Running a lottery (marketing, applicant screening)
 - Sometimes developers contract with service providers
- Reviewing pro formas
- Preparing annual DHCD certification
- Project compliance monitoring
 - CHAPA does monitoring, under agreements with developers

Cross-Border Sites and Site Planning

- ***Metropolitan State Hospital.*** Former state hospital on the border of Lexington, Belmont, and Waltham. The three communities worked together on the reuse plan, which includes housing, a golf course, and open space.
- ***Weymouth Naval Air Station.*** Former naval air station on the border of Weymouth, Rockland, and Abington. The three communities are working together on a plan which is likely to include a mix of uses, including many new housing units, some of which are expected to be affordable.

New Opportunities under Proposed 40B Reform Legislation

- Under proposed legislation that grew out of the Governor's 40B Task Force, there could be two opportunities for communities to collaborate on affordable housing development, sharing both costs and benefits.

Regional Non-Profits, Partnerships, Trust Funds

- Regional land trusts
 - Community Land Trust of Cape Ann (CLTCA). CLTCA is a private non-profit whose mission is to create affordable housing and provide stewardship of land. It retains title to the land, thus keeping the housing permanently affordable. CLTCA has purchased several buildings, rehabbed them, and sold or rented the units at affordable prices.
 - Housing Land Trust for Cape Cod – See CHAPA, *Taking the Initiative*, at www.chapa.org
 - Can receive tax-deductible charitable contributions and government funding
 - Functions as CHDO (a non-profit eligible to receive HOME funds)
- North Shore Housing Trust
 - Created in July 2000, the North Shore Housing Trust can receive funds and undertake development. Its members are drawn from North Shore HOME Consortium communities. It is a 501 (c)(3) non-profit. It was designated by Ipswich to develop 10 units of housing in the former Whipple School. Funds come from member dues, area banks, the Forest Foundation, and other sources.

Regional campaign for funding

- Private donations
- Businesses & business associations
- Foundations

Housing Services Consortia

- Example: Woburn gets homeowner assistance services through the Community Services Network located in Stoneham.
- ACTION (Gloucester CAP agency) – Potential opportunity to support housing regionally

Appendix IV – Central Transportation Planning Staff Transportation Report